

PERSONAL FEE SCHEDULE

CHECKING & SAVINGS

Optimum Free Checking

No Monthly Maintenance Fee
 No Minimum Balance Requirement
 Minimum Balance to Open Account \$ 10.00

Optimum Interest Checking

Interest Bearing Account
 Monthly Maintenance Fee* \$ 8.00
 Minimum Balance to Open Account \$ 10.00
 Waive Monthly Maintenance Fee With:
 Average Monthly Checking Balance, or.... \$ 3,000
 Combined Average Balance \$ 10,000
 (checking, savings, money market,
 CDs and IRAs)

PaySound® Checking Plan

Interest Bearing Account
 Monthly Plan Fee..... \$ 10.95
 Minimum Balance to Open Account \$ 10.00

Companion Card Account

Monthly Maintenance Fee..... \$ 5.95
 Minimum Balance to Open Account \$ 10.00

Optimum Money Market

Monthly Maintenance Fee..... \$ 5.00
 Minimum Balance to Open Account \$ 10.00
 Waive Monthly Maintenance Fee With:
 Average Monthly Balance, or..... \$ 2,500
 Average Monthly Checking Balance, or.... \$ 3,000
 Combined Average Balance \$ 10,000
 (checking, savings, money market,
 CDs and IRAs)
 Transfers in Excess of 6 Within
 Statement Period (per transfer) \$ 10.00

Optimum Savings & Passbook Savings

No Monthly Maintenance Fee
 No Minimum Balance Requirement
 Minimum Balance to Open Account \$ 10.00
 Transfers in Excess of 6 Within
 Statement Period (per transfer) \$ 10.00

Vacation Club & Holiday Club Accounts

No Monthly Maintenance Fee
 No Minimum Balance Requirement
 Minimum Balance to Open Account \$ 10.00
 Vacation Club Disbursement May 1st
 Holiday Club Disbursement..... October 1st

DEPOSIT SERVICES

Account Inactivity Monthly Fee
 after 12 months \$ 10.00
 (excludes CDs and Club accounts)
 Account Research/Reconciliation \$ 40.00
 (per hour, 1 hour minimum)
 Cashier's Check (per check) \$ 5.00
 Check Printing Fee^{1,3}Varies
 Coin Machine
 StonehamBank customersno charge
 Non-Customer8% of coin counted
 Deposited Items Returned Unpaid –
 Consumer⁴ \$ 7.17
 Escheatment Fee..... \$ 50.00
 (Abandoned Property)
 Foreign Checks per check (Canadian) \$ 30.00
 Foreign Checks per check (Other Countries)... \$ 80.00
 Foreign Currency PurchasedVaries
 Foreign Currency SoldVaries
 IRA Annual Fee³ \$ 25.00
 IRA Transfer Fee..... \$ 50.00
 Levy/Garnishment Process \$ 75.00
 Lost Passbook \$ 15.00
 Money Order per check \$ 3.00
 (\$2,500 maximum)
 NSF Return Item (Insufficient Funds)/
 Overdraft Fees..... \$ 30.00
 For 18/65 account holders \$ 5.00
 Overdraft Sweep from Savings (per day) \$ 10.00

Continued on back side.



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DEPOSIT SERVICES (continued)

Phone Transfer via:

VRU (Telephone Banking System) Free
 Customer Service Representative (CSR) ... \$ 10.00

Photocopy of Statement per statement,
 1098's, 1099's \$ 10.00

Replacement of ATM/Debit Card \$ 10.00

Replacement of ATM/Debit Card –
 Expedited \$ 60.00

Replacement of ATM/Debit Card PIN –
 Expedited \$ 60.00

Returned Mail Fee per account \$ 15.00
 (per month)

Stop Payment Fee⁴ \$ 30.00

Visa Debit Card Service Charge on
 International Transactions³ 1.8% of total

Wire Transfers – Domestic

Incoming \$ 15.00

Outgoing \$ 25.00

Return Varies

Wire Transfers – Foreign

Incoming \$ 35.00

Outgoing \$ 40.00

Return Varies

Withdrawal or Balance Inquiry at an out
 of Network ATM^{2,4} (each) \$ 2.00

Withdrawal from any in Network ATM
 (StonehamBank or Allpoint Network) Free

LOANS

Mortgages⁵

Late Fee Percent of Principal & Interest
 varies by state

Recast/Modified \$ 500.00
 if eligible and approved

Returned Item \$ 30.00
 (includes stop payment items)

Home Equity⁵

Home Equity Line of Credit Annual Fee \$ 50.00

Subordination Fee \$ 250.00
 if eligible and approved

Returned Item \$ 10.00
 (includes stop payment items)

Miscellaneous Loans⁵

Account Research per hour \$ 40.00
 (1 hour min)

Cash Reserve Annual Fee³ \$ 30.00

Confirmatory Discharge Fee \$ 50.00

Copies of File Documents \$ 10.00
 (per doc)

Copies of 1098 \$ 10.00

Prior Year Loan History Request \$ 10.00
 (per year)

Escrow Waiver Request Greater of
 if eligible and approved 0.25% of Unpaid
 Principal Balance
 or \$100.00

Returned Item \$ 30.00
 (includes stop payment items)

Loan Verifications to Other Lenders \$ 25.00

Loan Payment by Phone \$ 15.00



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* Monthly maintenance fees, check order fees and other fees may be waived or reduced for qualified customers 22 years of age or younger and customers 65 years of age or older, regardless of the account balance. Please notify the bank when you open your account(s) if you are in either of these groups so we can explain the qualification requirements. Once the account owner reaches 23 years of age, the account will be subject to all current standard fees, including service and check order fees.

(1) Maximum check printing fee refund of up to \$35.

(2) Not responsible for fees imposed by other banks.

(3) Waived with an active StonehamBank checking account and either an average checking balance of \$15,000 or a combined average deposit balance of \$25,000. An active checking account is defined as having five or more transactions within a statement cycle, excluding automatic pre-authorized transfers.

(4) Waived with an active StonehamBank checking account and either an average checking balance of \$3,000 or a combined average deposit balance of \$10,000. An active checking account is defined as having five (5) or more transactions within a statement cycle, excluding preauthorized automatic transfers. Combined average deposit balance is the average monthly balance of personal deposit accounts sharing the same reporting Tax ID number as your primary personal checking account.

(5) Payment of fees may be required prior to providing the requested service. Some fees are assessed to the loan account and will be billed and payable with the next billing statement. The Bank may assess other fees, depending on the complexity of the service requested. This Fee Schedule may be amended at anytime.

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