

# BUSINESS FEE SCHEDULE

## Optimum Business Checking

Monthly Maintenance Fee..... \$ 10.00  
 Excess Transaction Fee..... \$ 0.30  
 Based on tier. See chart.

Receive additional monthly transactions and get your monthly maintenance fee waived when you meet the following criteria:

	I	II	III	IV
Average Monthly Checking Balance Minimum	\$0	\$2,500	\$50,000	\$100,000
OR	-	-	-	-
Average Combined Balance Minimum (*1)	\$0	\$50,000	\$100,000	\$250,000
OR	-	-	-	-
Average Commercial Loan or Line of Credit Balance	\$0	\$100,000	\$250,000	\$500,000
AND	-	-	-	-
Minimum Monthly Transaction Volume	0	0	10	10
<b>Monthly Maintenance Fee Waived</b>		✓	✓	✓
<b>Free Monthly Transactions (*2)</b>	250	350	500	Unlimited

## Value Checking

Monthly Maintenance Fee..... \$ 10.00  
 Waived with a monthly average deposit balance of \$3,000 or enrollment in Optimum Banking (personal) Tiers II, III, or IV.

## Non-Profit Checking

Requires 501c3 documentation.

- No Monthly Maintenance Fee
- No Minimum Deposit Balance
- Free Unlimited Transactions

## IOLTA Checking

Available to attorneys or law offices managing client funds. Please ask for details.

## Business Money Market

Earns a variable rate of interest.

Minimum Balance ..... \$ 2,500  
 Monthly Maintenance Fee (\*3)..... \$ 5.00  
 (if below minimum)  
 Fee Per Transaction in Excess of 6 Within Statement Period..... \$ 10.00

## Optimum Business Savings (statement only)

Earns a variable rate of interest.

Monthly Maintenance Fee (\*3)..... \$ 5.00  
 Waived with a monthly average deposit balance of \$500.  
 Fee Per Transaction in Excess of 6 Within Statement Period..... \$ 10.00

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All programs subject to change without notice and may be withdrawn at any time. This fee schedule may be amended at any time. All lending services are subject to credit approval. Please refer to the Deposit and Loan Schedule of Fees for other fees that may apply to business deposit accounts.

(\*1) Average Combined Balance Minimum refers to the average monthly balance of business deposit accounts sharing the same reporting Tax ID number as your Optimum Business Checking anchor account.

(\*2) Transactions include, but are not limited to, deposits, deposited items, checks paid, ATM, POS, and ACH transactions. \$0.30 per transaction over the stated limit (excludes Debit Card purchases).

(\*3) The monthly maintenance fee is waived if the account is enrolled in an Optimum Business Checking package with a benefit level II, III, or IV. Enrollment in an Optimum Business Checking package requires an active Optimum Business Checking account.



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Rev. November 2018

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## Cash Management Tools

### Remote Deposit Capture (RDC)

(subject to credit approval)

Monthly Maintenance Fee..... \$ 50.00

Monthly maintenance fee waived with a \$50,000 average Business Optimum Checking balance or combined monthly average deposit balance of \$100,000 or more in business and personal accounts (checking, savings, CDs and money market) sharing the same reporting Tax ID number, or average commercial loan or line of credit balance of \$500,000 and a minimum monthly volume of 20 transactions.

### Business Online Banking (BOB)

(subject to credit approval)

Service Options & Monthly Fees:

Monthly Fee ..... \$ 10.00

ACH & Wire Module ..... \$ 10.00

ACH File Upload Module ..... \$ 30.00

Per ACH File Uploaded ..... \$ 10.00

Per ACH Item Processed ..... \$ 0.10

Per Additional Security Token ..... \$ 100.00

**For a complete description of BOB Feature Levels and requirements to waive the monthly fees, please contact a Customer Service Representative at 1-888-402-2265.**

### Business ATM/Visa Debit Card

Non-StonehamBank ATM Fee..... \$ 2.00

### Business Overdraft Line of Credit

(subject to credit approval)

Annual Fee ..... \$ 50.00

## Miscellaneous Fees

Account Inactivity Fee after 12 months ..... \$ 10.00

Account Research/Reconciliation per hour (1 hour min) ..... \$ 40.00

Cashier's Check..... \$ 5.00

Check Printing Fee ..... Varies

Coin Machine

StonehamBank Customers.....no charge

Non-Customers.....8% of coin counted

Deposit Item Returned Unpaid ..... \$ 10.00

Escheatment Fee..... \$ 50.00

Foreign Check Collection

(Canadian) ..... \$ 30.00

(Other Countries) ..... \$ 80.00

Levy/Garnishment Process ..... \$ 75.00

Money Order (\$2,500 max) ..... \$ 3.00

NSF Return Item (Insufficient Funds)/ Overdraft Fees..... \$ 30.00

Photocopy of Statement per statement, 1098, and/or 1099..... \$ 10.00

Replacement of ATM/Debit CARD

Standard..... \$ 10.00

Expedited ..... \$ 60.00

Replacement of ATM/Debit CARD PIN-Expedited ..... \$ 60.00

Stop Payment Fee ..... \$ 30.00

Visa Debit Card Service Charge

on International Transactions ..... 1.8% of total

Wire Transactions – Domestic

Incoming ..... \$ 15.00

Outgoing..... \$ 25.00

Wire Transaction – Foreign

Incoming ..... \$ 35.00

Outgoing..... \$ 40.00

Withdrawal or Balance Inquiry at an out of Network ATM ..... \$ 2.00

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



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