

# 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)

### 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<sup>1,3</sup> ..... Varies  
Coin Machine  
StonehamBank customers ..... no charge  
Non-Customer ..... 8% of coin counted  
Deposited Items Returned Unpaid –  
Consumer<sup>4</sup> ..... \$ 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 Purchased ..... Varies  
Foreign Currency Sold ..... Varies  
IRA Annual Fee<sup>3</sup> ..... \$ 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

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revised December 2018

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## DEPOSIT SERVICES (continued)

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
Phone Transfer via:	
Replacement of ATM/Debit Card PIN – Expedited .....	\$ 60.00
Returned Mail Fee per account .....	\$ 15.00 (per month)
Stop Payment Fee <sup>4</sup> .....	\$ 30.00
Visa Debit Card Service Charge on International Transactions <sup>3</sup> .....	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 <sup>2,4</sup> (each) .....	\$ 2.00
Withdrawal from any in Network ATM (StonehamBank or Allpoint Network) .....	Free

## LOANS

### Mortgages<sup>5</sup>

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 Equity<sup>5</sup>

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 Loans<sup>5</sup>

Account Research per hour .....	\$ 40.00 (1 hour min)
Cash Reserve Annual Fee <sup>3</sup> .....	\$ 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

\* 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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