

PERSONAL FEE SCHEDULE

CHECKING & SAVINGS

Simple Checking*

No Monthly Maintenance Fee	
Minimum Balance to Open Account.....	\$ 10.00
ATM Transactions (Non-StonehamBank)	\$ 2.00
per transaction after 5 free ATM withdrawals	
ATM Transactions (surcharge) crediting back 100% of ATM surcharge to a maximum of	\$ 10.00
cycle credit	

Optimum One Checking*

Monthly Maintenance Fee	\$ 10.00
Minimum Balance to Open Account	\$ 10.00
Monthly Maintenance Fee waived with one of the following:	
Maintain monthly direct deposit of	\$ 500
Maintain an average daily balance of	\$ 1,500
Use your debit card 5 times per month (Point of Sale Transactions not ATM)	

Optimum Plus Checking*

Monthly Maintenance Fee	\$ 15.00
Minimum Balance to Open Account	\$ 10.00
Monthly Maintenance Fee waived with one of the following:	
Maintain an average daily balance of	\$ 10,000
Combined average deposit balances of	\$ 25,000

Optimum Money Market

Monthly Maintenance Fee	\$ 5.00
Minimum Balance to Open Account	\$ 10.00
Monthly Maintenance Fee waived if you:	
Maintain Average Daily Balance of	\$ 2,500
Transfers in Excess of 6 Within Statement Period (per transfer)	\$ 10.00

Plus One Money Market

An Optimum Plus or Optimum One Checking Account is required to be eligible to open this account.

No Monthly Maintenance Fee	
Minimum Balance to Open Account	\$ 10.00
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.....	Varies
Coin Machine	
StonehamBank customers.....	no charge
Non-Customer	8% of coin counted
Returned Deposited Item.....	\$ 7.81
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	\$ 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)	

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Optimum Banking brings you **MORE.**

Effective April 8, 2019

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Non-Customer Check Cashing Fee	\$ 5.00
NSF Return Item (Insufficient Funds)/ Overdraft Fees	\$ 35.00
For 18/65 account holders	\$ 5.00
Overdraft Sweep from Savings (per day)	\$ 10.00
VRU (Telephone Banking System)	Free
Phone Transfer via: 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..... (per month)	\$ 15.00
Stop Payment Fee ^{2,3}	\$ 30.00
Visa Debit Card Service Charge on International Transactions	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 ^{1,2,3} (each)	\$ 2.00
Withdrawal from any in Network ATM (StonehamBank, Allpoint or SUM Network)	Free

LOANS

Mortgages⁴

Late Fee.....Percent of
Principal & Interest
varies by state

Recast/Modified.....\$ 500.00
if eligible and approved

Returned Item

Home Equity⁴

Home Equity Line of Credit Annual Fee.....\$ 50.00

Subordination Fee.....\$ 250.00
if eligible and approved

Returned Item

Miscellaneous Loans⁴

Account Research per hour

Cash Reserve Annual Fee²

Confirmatory Discharge Fee

Copies of File Documents.....
(per doc)

Copies of 1098.....

Prior Year Loan History Request.....
(per year)

Escrow Waiver Request

Returned Item

Loan Verifications to Other Lenders.....

Loan Payment by Phone.....

* 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 Not responsible for fees imposed by other banks.

2 Waived with an active Optimum Plus checking account. An active checking account is defined as having an average daily balance of \$10,000 or a combined average deposit balances of \$25,000.

3 Waived with an active Optimum One checking account. An active checking account is defined by having an average daily balance of \$1500 or; maintain a monthly direct deposit of \$500 or; use your debit card 5 times per month (point of sale transactions not ATM).

4 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.



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