

Personal Account Fee Schedule

Effective December 16, 2025



CHECKING ACCOUNTS

OPTIMUM ONE CHECKING *

Monthly maintenance service charge	\$10
Service charge will be imposed unless one of the following is met: <ul style="list-style-type: none">- 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)	
Minimum balance to open account	\$10

OPTIMUM PLUS CHECKING *

Monthly maintenance service charge	\$15
Service charge will be imposed unless one of the following is met: <ul style="list-style-type: none">- Maintain an average daily balance of \$10,000- Combined average deposit balances of \$25,000	
Minimum balance to open account	\$10

SIMPLE CHECKING *

Monthly maintenance service charge	N/A
Minimum balance to open account	\$10
ATM withdrawal service charge ² (fee to utilize a non-StonehamBank ATM) – First 5 ATM Withdrawals per month are free	\$2 per transaction
ATM surcharges (other bank ATM fee) credited to a maximum of	\$10 cycle credit

OPTIMUM STUDENT CHECKING **

Monthly maintenance service charge	N/A
Minimum balance to open account	\$10

OPTIMUM BUNDLE CHECKING *

Monthly maintenance service charge	\$10
Service charge will be imposed if all of the following are not met: Monthly direct deposit of \$500.00 or more, 10 or more point of sale (POS) transactions using your StonehamBank debit card, account must be enrolled in e-statements, maintaining the criteria will entitle you to a beneficial rate on your companion Optimum Bundle Savings.	
Minimum balance to open account	\$10

SAVINGS ACCOUNTS

OPTIMUM SAVINGS*

Monthly maintenance service charge	N/A
Minimum balance requirement	N/A
Minimum balance to open account	\$10
ATM withdrawal service charge ² (fee to utilize a non-StonehamBank ATM)	\$2 per transaction

OPTIMUM STUDENT SAVINGS **

Monthly maintenance service charge	N/A
Minimum balance requirement	N/A
Minimum balance to open account	\$10

OPTIMUM BUNDLE SAVINGS*

Monthly maintenance service charge	N/A
Minimum balance requirement	N/A
Minimum balance to open account	\$10
ATM withdrawal service charge ² (fee to utilize a non-StonehamBank ATM)	\$2 per transaction

MONEY MARKET ACCOUNTS

PLUS ONE MONEY MARKET

An Optimum Plus or Optimum One checking account is required to be eligible to open this account

Monthly maintenance service charge	N/A
Minimum balance to open account	\$10
ATM withdrawal service charge ² (fee to utilize a non-StonehamBank ATM)	\$2 per transaction

OPTIMUM MONEY MARKET

Monthly maintenance service charge	\$5
Service charge will be imposed if you do not: <ul style="list-style-type: none">- Maintain an average daily balance of \$2,500	
Minimum balance to open account	\$10
ATM withdrawal service charge ² (fee to utilize a non-StonehamBank ATM)	\$2 per transaction

OVERDRAFT PRACTICES/FEES***

Insufficient Funds Charge - paid or returned includes representations ¹	\$35
18/65 account holders	\$5
Overdraft Protection Transfer Fee (OD Protection Tran Fee)	\$10
Uncollected Funds Charge	\$15
18/65 account holders	\$5

DEPOSIT SERVICES

Account research/reconciliation (per hour, 1 hour minimum)	\$40
ATM withdrawal service charge ^{2,3} – fee to utilize a non-StonehamBank ATM	\$2 per transaction
Bad address charge	\$15



Member FDIC
Member DIF



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DEPOSIT SERVICES CONTINUED

Cashier's Check * (waived with an Optimum Checking Account)	\$5
Check printing fee	Varies
Coin Machine - StonehamBank customers - Non-Customer	No charge 8% of coin counted
Escheatment fee (abandoned property)	\$50
Excess transactions (per transfer) ⁶	\$10
Expedited Bill Payment - Overnight Check - Same Day Payment	\$12.95 \$9.95
Foreign check collection (per check) ⁷	\$30
Foreign currency (purchased or sold)	\$15
Inactivity Fee - monthly (checking accounts only)	\$10
International Debit Card Transaction Fee (Int'l Trans Fee) ⁵	1.00% - 1.40%
IRA transfer fee	\$50
Levy/Garnishment fee	\$75
Money Order per check * (\$2,500 maximum) (waived with an Optimum Checking Account)	\$3
Non-customer check cashing fee	\$5
Phone transfer via: Customer Service Representative (CSR)	\$10
Photocopy of statement per statement or tax form	\$10
Replacement of ATM/Debit Card	\$10
Replacement of ATM/Debit Card - Expedited	\$60
Retirement Plan Fee (Annual)	\$25
Returned deposited item	\$7.11
Stop payment fee	\$30
Wire Transfers – Domestic - Incoming - Outgoing - Return	\$15 \$25 Varies
Wire Transfers – Foreign - Incoming - Outgoing - Return	\$35 \$40 Varies

* Monthly maintenance service charges, check order fees and other fees may be waived or reduced for qualified customers 18 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 19 years of age, the account will be subject to all current standard fees, including service and check order fees.

** Primary account holder must be 22 years of age or younger but no younger than the age of 13.

*** The Bank does not charge a fee for uncollected or insufficient funds on balances of negative \$0.01 to negative \$5.00 regardless of whether those items are paid or returned.

1 A representation insufficient funds charge may occur if a merchant or payee attempts to present the same item again in an effort to obtain previously declined funds. Please note that if funds are not available at the time the item is represented, an insufficient funds fee may be charged.

2 Not responsible for fees imposed by other banks.

3 Waived on checking account withdrawals from Optimum One, Optimum Plus and Optimum Student checking and savings accounts.

LOANS

MORTGAGES ⁴

Late fee	Percent of Principal & Interest (varies by state)
Recast/Modified if eligible and approved	\$750
Returned item (includes stop payment items)	\$30

HOME EQUITY ⁴

Home Equity Line of Credit annual fee	\$50
Subordination fee if eligible and approved	\$300
Returned item (includes stop payment items)	\$10

OPTIMUM PERSONAL LOANS ⁴

Late fee	5% of amount of payment
Returned Item (includes stop payment items)	\$30

LOAN SERVICES ⁴

Account research per hour (per hour, 1 hour minimum)	\$40
Cash Reserve Annual Fee (waived with Optimum Plus checking)	\$30
Confirmatory discharge fee	\$50
Copies of file documents (per document)	\$10
Copies of 1098	\$10
Prior year loan history request (per year)	\$10
Escrow waiver request if eligible and approved	Greater of 0.25% of unpaid principal balance or \$100
Returned Item (includes stop payment items) for any other loan product not listed above	\$30
Loan verifications to other lenders	\$25

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.

⁵ The Bank charges an International Debit Card Transaction Fee (Int'l trans fee) on all international transactions. Therefore, transactions completed with your Visa® card will be subject to an International Debit Card Transaction Fee of 1.400% of the transaction amount when there is a currency conversion. If there is no currency conversion (the transaction is completed in the same currency as your country as cardholder), the International Debit Card Transaction Fee will be 1.00% of the transaction amount. Optimum One, Optimum Plus and Optimum Student Checking and Savings accounts are reimbursed these fees as a statement cycle credit.

⁶ Transaction Limitations: You will be permitted to make no more than 6 combined pre-authorized, automatic, check or telephone transfers per statement cycle from your Money Market or Savings account to another account or third party. If you exceed these restrictions, we may assess an excess fee.

⁷ Additional fees may be assessed by other intermediary banks. These fees will be deducted from the amount of the check.

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