

Personal Account Fee Schedule

Effective October 17, 2022



CHECKING ACCOUNTS

OPTIMUM ONE CHECKING *	
Monthly maintenance fee	\$10
Monthly maintenance fee waived with one of the following: <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 fee	\$15
Monthly maintenance fee waived with one of the following: <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 fee	N/A
Minimum balance to open account	\$10
Out of Bank ATM Fee 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 fee	N/A
Minimum balance to open account	\$10

SAVINGS ACCOUNTS

OPTIMUM SAVINGS*	
Monthly maintenance fee	N/A
Minimum balance requirement	N/A
Minimum balance to open account	\$10
Excess transactions (per transfer) ⁶	\$10
Out of Bank ATM Fee ² (fee to utilize a non-StonehamBank ATM)	\$2 per transaction

OPTIMUM STUDENT SAVINGS **	
Monthly maintenance fee	N/A
Minimum balance requirement	N/A
Minimum balance to open account	\$10
Excess transactions (per transfer) ⁶	\$10

VACATION CLUB & HOLIDAY CLUB ACCOUNTS	
Monthly maintenance fee	N/A
Minimum balance requirement	N/A
Minimum balance to open account	\$10
Vacation Club disbursement	May 1st
Holiday Club disbursement	October 1st

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 fee	N/A
Minimum balance to open account	\$10
Excess transactions (per transfer) ⁶	\$10
Out of Bank ATM Fee ² (fee to utilize a non-StonehamBank ATM)	\$2 per transaction

OPTIMUM MONEY MARKET	
Monthly maintenance fee	\$5
Monthly maintenance fee waived if you: <ul style="list-style-type: none"> - Maintain an average daily balance of \$2,500 	
Minimum balance to open account	\$10
Excess transactions (per transfer) ⁶	\$10
Out of Bank ATM Fee ² (fee to utilize a non-StonehamBank ATM)	\$2 per transaction

DEPOSIT SERVICES

Account inactivity monthly fee after 12 months (excludes CDs and Club accounts)	\$10
Account research/reconciliation (per hour, 1 hour minimum)	\$40
Cashier's Check * (waived with an Optimum Checking Account)	\$5
Check printing fee	Varies
Coin Machine <ul style="list-style-type: none"> - StonehamBank customers - Non-Customer 	No charge 8% of coin counted
Escheatment fee (abandoned property)	\$50
Expedited Bill Payment <ul style="list-style-type: none"> - Overnight Check - Same Day Payment 	\$12.95 \$9.95



Member FDIC
Member DIF



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DEPOSIT SERVICES CONTINUED

Foreign check collection (per check) ⁷	\$30
Foreign currency (purchased or sold)	\$15
International Debit Card Transaction Fee (Int'l Trans Fee) ⁵	1.00% - 1.40%
IRA annual fee	\$25
IRA transfer fee	\$50
Levy/Garnishment process	\$75
Money Order per check * (\$2,500 maximum) (waived with an Optimum Checking Account)	\$3
Non-customer check cashing fee	\$5
NSF Item (Insufficient Funds) includes representations ¹ 18/65 account holders	\$35 \$5
Out of Bank ATM Fee ^{2,3} - withdrawal at an out of network ATM (each)	\$2 per transaction
Overdraft sweep (per day)	\$10
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
Replacement of ATM/Debit Card PIN - Expedited	\$60
Returned deposited item	\$7.11
Returned Mail Fee per account per month	\$15
Stop payment fee	\$30
Uncollected Funds Fee 18/65 account holders	\$15 \$5
VRU (Telephone Banking System)	Free
Wire Transfers - Domestic - Incoming - Outgoing - Return	\$15 \$25 Varies
Wire Transfers - Foreign - Incoming - Outgoing - Return	\$35 \$40 Varies

* 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.

** Primary account holder must be 22 years of age or younger but no younger than the age of 13. Upon the primary account holder reaching the age of 23, the account will convert to a Simple Checking Account with all terms and conditions in effect at the time. Optimum Student Savings upon the primary account holder reaching the age of 23, the account will convert to an Optimum Savings Account with all terms and conditions in effect at the time.

1 A representation NSF fee 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 NSF 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 account.

LOANS

MORTGAGES ⁴

Late fee	Percent of Principal & Interest (varies by state)
Recast/Modified if eligible and approved	\$500
Returned item (includes stop payment items)	\$30

HOME EQUITY ⁴

Home Equity Line of Credit annual fee	\$50
Subordination fee if eligible and approved	\$250
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.