

Business Account Fee Schedule

Effective September 19, 2025



CHECKING ACCOUNTS

BUSINESS FREE CHECKING

No monthly maintenance service charge	
Minimum balance to open account	\$15
Free transactions ²	150
Additional transaction fee (Analysis loss/chg)	\$0.15/ transaction

OPTIMUM ADVANTAGE BUSINESS CHECKING

No monthly maintenance service charge	
Competitive Earnings Credit	Yes
Minimum balance to open account	\$15
Free transactions ^{1,2}	150
Additional transaction fee (Analysis loss/chg)	\$0.15/ transaction

NON-PROFIT INTEREST CHECKING

Requires 501(c)(3) documentation.	
No monthly maintenance service charge	
Minimum balance to open account	\$10
No minimum balance requirement	
Unlimited deposits and withdrawals	

IOLTA CHECKING

Available to attorneys or law offices managing client funds.	
No monthly maintenance service charge	
Minimum balance to open account	\$10
No minimum balance requirement	
Unlimited deposits and withdrawals	

SAVINGS & MONEY MARKET ACCOUNTS

OPTIMUM BUSINESS SAVINGS

Minimum balance to open account	\$10
Earns a variable rate of interest	
Monthly maintenance service charge	\$5
Monthly maintenance service charge waived if you: - Maintain average daily balance of \$500	

BUSINESS MONEY MARKET

Earns a variable rate of interest.	
Minimum balance to open account	\$10
Monthly maintenance service charge	\$5
Monthly maintenance service charge waived if you: - Maintain average daily balance of \$2,500	

BUSINESS ONLINE BANKING

Online Banking ⁴	Free
ACH File Upload Service	\$30
Per ACH item processed	\$0.10
Per Additional Security Token	\$100
ACH Service	\$10
Wire Service	\$10
Remote Deposit Capture	\$50
Positive Pay	\$50

All programs subject to change without notice and may be withdrawn at any time.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 Miscellaneous Fees for other fees that may apply to business deposit accounts.

- Earnings credit can be used to offset monthly fees. If earnings credit exceeds the monthly fees, there will be no fee assessed. Any excess earnings credit cannot be applied towards future fees.
- Transactions include, but are not limited to, deposits, deposited items, checks paid, and ACH transactions.
\$0.15 per transaction over the stated limit. Debit card purchases are excluded from transactional limit counts.
- 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.
- Includes single or multiple user access, account inquiry, internal funds transfers, stop payments, check images, bill payment, download QuickBooks, and access to your loan accounts (if applicable).



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Member DIF



Rev. 9.25

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MISCELLANEOUS FEES

Account inactivity fee after 12 months	\$10 per month
Account research/Reconciliation per hour (1 hour min)	\$40
Cashier's Check	\$5
Check printing fee	Varies
Coin machine - StonehamBank customers - Non-customers	No charge 8% of coin counted
Escheatment Fee (Abandoned Property)	\$50
Excess transactions (per transfer) ³	\$10
Expedited Bill Payment - Overnight Check - Same Day Payment	\$12.95 \$9.95
Foreign Check collection (per check) ⁵	\$30
Foreign currency (purchased or sold)	\$15
High Risk Activity Monitoring Fee	\$200 per month
International Debit Card Transaction Fee (Int'l Trans Fee) ⁷	1.00% – 1.40%
Levy/Garnishment fee	\$75
Money Order (\$2,500 max)	\$3
Non-customer check cashing fee	\$5
Insufficient Funds Charge includes representations ⁶	\$35
Overdraft Protection Transfer Fee (OD Protection Tran Fee)	\$10
Phone transfer via: Customer Service Representative (CSR)	\$10
Photocopy of statement per statement or tax form	\$10

Replacement of ATM/Debit Card - Standard - Expedited	\$10 \$60
Returned deposited item	\$10
Bad Address Charge	\$15
Stop payment fee	\$30
Uncollected Funds Charge	\$15
Wire Transfers – Domestic - Incoming - Outgoing - Return	\$15 \$25 Varies
Wire Transfers – Foreign - Incoming - Outgoing - Return	\$35 \$40 Varies
Withdrawal or balance inquiry at an out of network ATM	Free
Withdrawal from any in network ATM, StonehamBank or SUM	Free

⁵ Additional fees may be assessed by other intermediary banks. These fees will be deducted from the amount of the check

⁶ A representation Insufficient Fund Charge fee may occur if a merchant 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 Fund Charge fee may be charged.

⁷ 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.



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