## SCHEDULE OF CHARGES

### ALL ACCOUNTS

1. **Research Charge**
   - $20.00 per hour
   - $20.00 minimum

2. **Copy Charge**
   - a) Deposited Items from Archives: $1.00 each
   - b) All other documents: $0.50 per page

3. **Collection Requests**
   - a) Funds Outgoing: $25.00 each
   - b) Securities Collection: $10.00 each
   - c) Foreign Checks: $25.00 plus correspondent bank charges

4. **Bank Checks**
   - $3.00 each

5. **Bank Money Orders**
   - $2.00 each

6. **Stop Payment of Money Orders or Bank Checks**
   - $20.00 each

7. **Wire Transfer Charge**
   - a) Domestic Wire Out Fee: $20.00 each
   - b) Foreign Wire Out Fee: $20.00 plus correspondent bank charges
   - c) Customer - Domestic/Foreign Wire In Fee: $10.00

8. **Overdraft Protection Service Charge**
   - $5.00 each

9. **Returned Item Fee (Deposited/Cashed)**
   - $10.00 each

10. **Coin/Currency Orders (Customer Only)**
    - No charge

11. **Coin Sorting and Counting (Customers Only)**
    - 3% of Total

12. **Legal Processing Charge (Levy, Garnishment, or Subpoena)**
    - $30.00 each

13. **Collection of Coupon Items - Per Envelope**
    - $7.50 each

14. **Telephone Transfer - Non Automated**
    - $2.00 per transfer

15. **Notary Public Services**
    - Bank Customer: No charge
    - Non-Customer: $5.00 each

16. **Account Closed due to Lack of Tax Identification Number**
    - $10.00

17. **Failure to Provide Correct TIN**
    - $15.00 plus IRS charge

18. **Returned Mail - Undeliverable Statements**
    - $2.00 per statement

### SAVINGS ACCOUNTS

1. **Maintenance Service Charge**
   - a) Balance - $200.00 or more: No charge
   - b) Balance - Less than $200.00: $2.00 per month
   - c) Owner at Least 65 Years of Age: No charge
   - d) Owner Under 21 Years of Age: No charge
   - e) Non-Profit Organization: No charge
   - f) Account has Preauthorized Transfer for Payment of CGB Loan or Mortgage: No charge

2. **Dormant/Inactive Charge (No activity for 1 Year)**
   - $5.00 per month

3. **Savings Account Closed Within 6 Months After Opening**
   - $10.00 each

4. **Vacation Club/Holiday Club Closed Within 6 Months After Opening**
   - $10.00

5. **IRA Direct Transfer to New Custodian**
   - $25.00 each

6. **Statement Copy Charge**
   - $3.00 each

7. **Replace Lost Passbook**
   - $5.00 each

### CHELSEA U SAVINGS

8. **Paper Statement Fee**
   - $2.00 per month

9. **Inactivity Fee - No Account activity for one (1) year and the account balance is below $200.00**
   - $5.00 per month

### MONEY MARKET ACCOUNTS

10. **Excess of three (3) Checks per Month**
    - $5.00 each

11. **Minimum Balance - Less than $200.00**
    - $2.00 per month

### ELECTRONIC BANKING RELATED FEES

12. **Replacement of Debit Card**
    - $5.00 each

13. **Rush Replacement of Debit Card**
    - $50.00 each

14. **Stop Payment Fee**
    - $15.00 each

15. **Bill Pay - Overnight Check Payment**
    - $14.95 each

16. **Transaction at Chelsea Groton - ATM Withdrawal**
    - No charge

17. **Transaction at Non-Chelsea Groton - ATM Withdrawal**
    - $1.00 each

18. **Inquiry at Non-Chelsea Groton ATM - ATM Inquiry**
    - $1.00 each

19. **EFT: Overdraft Item Fee / Return Item Fee**
    - $29.50 each

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ALL CHECKING ACCOUNTS

1. Statement Balancing Charge $20.00 per hour
2. Statement Copy Charge $3.00 each
3. Insufficient / Uncollected Funds Fee (Item Paid / Returned) $29.50 each
4. Stop Payment Fee $15.00 each
5. Temporary Checks (12) $5.00 each
6. Checks Received for Collection $15.00 each
7. Account Balance Inquiries $2.00 each (2 free per month)
8. Dormant / Inactive Charge (No Activity for 6 months) $5.00 per month
9. Check Reorder Charge Prices vary and may change
10. Two (2) Signatures Required Under $5,000 $1.00 for each check

PERSONAL CHECKING ACCOUNTS

RELATIONSHIP CHECKING

11. Maintenance Service Charge $10.00 per month
   (Waived by maintaining a combined daily balance of $4,000 or greater in Savings, Checking, CD’s, IRA’s or Loans (excluding VISA))
12. Inactivity Fee - No activity during statement cycle $10.00 per month

CHELSEA U CHECKING

13. Paper Statement Fee $2.00 per month
14. Inactivity Fee - No account activity for six (6) months and the account balance is below $100 $5.00 per month

50 PLUS CHECKING

15. Maintenance Service Charge No Charge
   One owner of the account must be at least age (50) to qualify

INTEREST CHECKING - EXISTING ACCOUNTS ONLY

1. Maintenance Service Charge - Checks returned
   Minimum Balance - $1,500 or more No charge
   Minimum Balance - less than $1,500 $8.00 per month
   Maintain a combined daily balance of $3,000 or more in a Savings or CD No charge

   TOTALLY FREE CHECKING
   No charge

2. Maintenance Service Charge
   Minimum Balance - $600 or more $2.00 each copy
   Minimum Balance - less than $600 $5.00 each copy
   Maintain a combined daily balance of $2,000 or more in a Savings or CD $20.00 per hour

3. Check Images Not Returned Account
   Up to five (5) checks per month No charge
   Over five (5) checks per month $2.00 each copy
   Required Information Missing $2.00 each copy

4. Check Images Returned Account
   Up to five (5) checks per month $2.00 each copy
   Over five (5) checks per month $5.00 each copy
   Required Information Missing $20.00 per hour

INTEREST CHECKING - EXISTING ACCOUNTS ONLY

1. Maintenance Service Charge - Checks returned
   Minimum Balance - $1,500 or more No charge
   Minimum Balance - less than $1,500 $8.00 per month
   Maintain a combined daily balance of $3,000 or more in a Savings or CD No charge

   TOTALLY FREE CHECKING
   No charge

2. Maintenance Service Charge
   Minimum Balance - $600 or more $2.00 each copy
   Minimum Balance - less than $600 $5.00 each copy
   Maintain a combined daily balance of $2,000 or more in a Savings or CD $20.00 per hour

3. Check Images Not Returned Account
   Up to five (5) checks per month No charge
   Over five (5) checks per month $2.00 each copy
   Required Information Missing $2.00 each copy

4. Check Images Returned Account
   Up to five (5) checks per month $2.00 each copy
   Over five (5) checks per month $5.00 each copy
   Required Information Missing $20.00 per hour

50 PLUS CHECKING

5. Maintenance Service Charge No Charge
   One owner of the account must be at least age (50) to qualify

INTEREST CHECKING - EXISTING ACCOUNTS ONLY

6. Maintenance Service Charge - Checks not returned
   Minimum Balance - $600 or more No Charge
   Minimum Balance - less than $600 $7.00 per month
   Maintain a combined daily balance of $2,000 or more in a Savings or CD No Charge

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