



## 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	\$.50 per page
3. Collection Requests	
a) Funds Outgoing	\$25.00
b) Securities Collection	\$10.00
c) Foreign Checks	\$25.00 plus correspondent bank charges
4. Bank Checks	\$3.00
5. Bank Money Orders	\$2.00
6. Stop Payment of Money Orders or Bank Checks	\$20.00
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
13. Collection of Coupon Items - Per Envelope	\$7.50
14. Telephone Transfer - Non Automated	\$2.00 per transfer
15. Notary Public Services	
Bank Customer	No charge
Non-Customer	\$5.00
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
4. Vacation Club/Holiday Club Closed Within 6 Months After Opening	\$10.00
5. IRA Direct Transfer to New Custodian	\$25.00
6. Statement Copy Charge	\$3.00 each
7. Replace Lost Passbook	\$5.00

### 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

**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**

- 16. 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

**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**

- 2. Maintenance Service Charge No charge

**COST TO OBTAIN A CHECK COPY**

- 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