

# Schedule of Charges



All Accounts	
Item	Fee
Research Charge	\$20.00 per hour, \$20.00 Minimum
<b>Copy Charge</b>	
Deposited Items from Archives	\$1.00
All other Documents	\$.50 per page
<b>Collection Requests</b>	
Funds Outgoing	\$25.00
Securities Collection	\$10.00
Foreign Checks	\$25.00 plus correspondent bank charge
Bank Checks	\$3.00
Bank Money Orders	\$2.00
Stop Payment of Money Orders or Bank Checks	\$20.00 each
<b>Wire Transfer Charge</b>	
Domestic Wire Out Fee	\$20.00 each
Foreign Wire Out Fee	\$20.00 plus correspondent bank charge
Customer - Domestic/Foreign Wire In Fee	\$10.00
Overdraft Protection Service Charge	\$5.00 each
Returned Item Fee (Deposited/Cashed)	\$10.00 each
Coin/Currency Orders (Customer Only)	No Charge
Coin Sorting and Counting (Customers Only)	3% of Total
Legal Processing Charge (Levy, Garnishment, or Subpoena)	\$30.00
Collection of Coupon Items - Per Envelope	\$7.50
Telephone Transfer - Non Automated	\$2.00 per transfer
<b>Notary Public Services</b>	
Bank Customer	No Charge
Non-Customer	\$5.00
Account Closed due to Lack of Tax Identification Number (TIN)	\$10.00
Failure to Provide Correct TIN	\$15.00 Plus IRS Charge
Returned Mail - Undeliverable Statements	\$2.00 per Statement
Savings Accounts	
<b>Maintenance Service Charge</b>	
Balance - \$200.00 or More	No Charge
Balance - Less than \$200.00	\$2.00 per Month
Owner at Least 65 Years of Age	No Charge
Owner Under 21 Years of Age	No Charge
Non-Profit Organization	*No Charge
Account has Preauthorized Transfer for Payment of a Chelsea Groton Bank Loan or Mortgage	*No Charge
Dormant/Inactive Charge (No activity for 1 year)	\$5.00 per Month
Savings Account Closed Within 6 Months After Opening	\$10.00
Vacation Club/Holiday Club Closed Within 6 Months After Opening	\$10.00
IRA Direct Transfer to New Custodian	\$25.00
Statement Copy Charge	\$3.00 each
Replace Lost Passbook	\$5.00 each
*Monthly service charge exemption must be filed with the Bank to avoid charge	
Chelsea U Savings	
Paper Statement Fee	\$2.00 per Month
Inactivity Fee - No Account activity for one (1) year and the account balance is below \$200	\$5.00 per Month
Money Market Account	
Excess of 3 Checks per Month	\$5.00 each
Minimum Balance - Less than \$200.00	\$2.00 per Month Service Charge
Electronic Banking Related Fees	
Replacement of Debit Card	\$5.00 each
Rush Replacement of Debit Card	\$50.00 each
Stop Payment Fee	\$15.00 each
Bill Pay - Overnight Check Payment	\$14.95 each

Transaction at Chelsea Groton - ATM Withdrawal Service Charge	No Charge
Transaction at Non-Chelsea Groton - ATM Withdrawal Service Charge	\$1.00 each
Inquiry at Non-Chelsea Groton ATM - ATM Inquiry Service Charge	\$1.00 each
EFT: Overdraft Item Fee / Return Item Fee	\$29.50 each
<b>All Checking Accounts</b>	
Statement Balancing Charge	\$20.00 per hour
Statement Copy Charge	\$3.00 each
Insufficient/Uncollected Funds Fee (Item Paid/Returned)	\$29.50 each
Stop Payment Fee	\$15.00 each
Temporary Checks (12)	\$5.00
Checks Received for Collection	\$15.00 each
Account Balance Inquiries	\$2.00 each (2 free per month)
Dormant/Inactive Charge (No activity for 6 months)	\$5.00 per Month
Check Reorder Charge	Prices vary and may change
Two Signatures Required Under \$5,000	\$1.00 for each check
<b>Personal Checking Accounts</b>	
<b>Relationship Checking</b>	
<b>Maintenance Service Charge</b>	
Maintain a combined daily balance of \$4,000 or greater in Savings, Checking, CDs, IRAs or Loans (excluding VISA)	\$10.00 per Month
Inactivity Fee - No activity during statement cycle	\$10.00 per Month
<b>Chelsea U Checking</b>	
Paper Statement Fee	\$2.00 per Month
Inactivity Fee - No Account activity for six (6) months and the account balance is below \$100.	\$5.00 per Month
<b>50 Plus Checking</b>	
<b>Maintenance Service Charge</b>	No Charge
One owner must be at least 50 years old to qualify for account	No Charge
<b>Interest Checking - Existing Accounts Only</b>	
<b>Maintenance Service Charge - Checks Not Returned</b>	
Minimum Balance - \$600.00 or More	No Charge
Minimum Balance - less than \$600.00	\$7.00 per Month
Maintain a combined daily balance of \$2,000 or greater in Savings/CD Account	No Charge
<b>Maintenance Service Charge - Checks Returned</b>	
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 greater in Savings/CD Account	No Charge
<b>Totally Free Checking</b>	
<b>Maintenance Service Charge - Check Images Not Returned</b>	No Charge
<b>Maintenance Service Charge - Check Images Returned</b>	No Charge
<b>Cost to Obtain a Check Copy</b>	
<b>Check Images Not Returned Account</b>	
Up to 5 Checks per Month	*No Charge
Over 5 Checks per Month	*\$2.00 each copy
Required Information Missing	*\$2.00 each copy
<b>Check Images Returned Account</b>	
Up to 5 Checks per Month	*\$2.00 each copy
Over 5 Checks per Month	*\$5.00 each copy
Required Information Missing	*\$20.00 per Hour



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