

PERSONAL FEE SCHEDULE

CHECKING & SAVINGS

Optimum Free Checking

No Monthly Maintenance Fee

No Minimum Balance Requirement

Minimum Balance to Open Account \$ 10.00

Optimum Interest Checking

Interest Bearing Account

Monthly Maintenance Fee* \$ 8.00

Minimum Balance to Open Account \$ 10.00

Waive Monthly Maintenance Fee With:

Average Monthly Checking Balance, or.... \$ 3,000

Combined Average Balance \$ 10,000

(checking, savings, money market,
CDs and IRAs)

PaySound® Checking Plan

Interest Bearing Account

Monthly Plan Fee..... \$ 10.95

Minimum Balance to Open Account \$ 10.00

Companion Card Account

Monthly Maintenance Fee..... \$ 5.95

Minimum Balance to Open Account \$ 10.00

Optimum Money Market

Monthly Maintenance Fee..... \$ 5.00

Minimum Balance to Open Account \$ 10.00

Waive Monthly Maintenance Fee With:

Average Monthly Balance, or..... \$ 2,500

Average Monthly Checking Balance, or.... \$ 3,000

Combined Average Balance \$ 10,000

Vacation Club & Holiday Club Accounts

No Monthly Maintenance Fee

No Minimum Balance Requirement

Minimum Balance to Open Account \$ 10.00

Vacation Club Disbursement May 1st

Holiday Club Disbursement..... October 1st

DEPOSIT SERVICES

Account Inactivity Monthly Fee

after 12 months \$ 10.00
(excludes CD's and Club accounts)

Account Research/Reconciliation \$ 40.00
(per hour, 1 hour minimum)

Cashier's Check (per check)..... \$ 5.00

Check Printing Fee¹⁻³ Varies

Coin Machine

StonehamBank customersno charge

Non-Customer8% of coin counted

Deposited Items Returned Unpaid –

Consumer⁴ \$ 5.15

Escheatment Fee..... \$ 50.00
(Abandoned Property)

Foreign Checks per check (Canadian) \$ 30.00

Foreign Checks per check (Other Countries).... \$ 80.00

Foreign Currency Purchased Varies

Foreign Currency Sold Varies

Gen Gold Membership (per month)⁵..... \$ 4.95

Gift Checks – American Express (per item).... \$ 2.50

IRA Annual Fee⁶..... \$ 25.00

IRA Transfer Fee..... \$ 50.00

Humana Hmo Fee Schedule 2014

G Psacharopoulos



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Table of Contents Humana Hmo Fee Schedule 2014

1. Understanding the eBook Humana Hmo Fee Schedule 2014
 - The Rise of Digital Reading Humana Hmo Fee Schedule 2014
 - Advantages of eBooks Over Traditional Books
2. Identifying Humana Hmo Fee Schedule 2014
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Humana Hmo Fee Schedule 2014
 - User-Friendly Interface
4. Exploring eBook Recommendations from Humana Hmo Fee Schedule 2014
 - Personalized Recommendations
 - Humana Hmo Fee Schedule 2014 User Reviews and Ratings
 - Humana Hmo Fee Schedule 2014 and Bestseller Lists
5. Accessing Humana Hmo Fee Schedule 2014 Free and Paid eBooks

- Humana Hmo Fee Schedule 2014 Public Domain eBooks
- Humana Hmo Fee Schedule 2014 eBook Subscription Services
- Humana Hmo Fee Schedule 2014 Budget-Friendly Options
- 6. Navigating Humana Hmo Fee Schedule 2014 eBook Formats
 - ePub, PDF, MOBI, and More
 - Humana Hmo Fee Schedule 2014 Compatibility with Devices
 - Humana Hmo Fee Schedule 2014 Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Humana Hmo Fee Schedule 2014
 - Highlighting and Note-Taking Humana Hmo Fee Schedule 2014
 - Interactive Elements Humana Hmo Fee Schedule 2014
- 8. Staying Engaged with Humana Hmo Fee Schedule 2014
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Humana Hmo Fee Schedule 2014
- 9. Balancing eBooks and Physical Books Humana Hmo Fee Schedule 2014
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Humana Hmo Fee Schedule 2014
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Humana Hmo Fee Schedule 2014
 - Setting Reading Goals Humana Hmo Fee Schedule 2014
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Humana Hmo Fee Schedule 2014
 - Fact-Checking eBook Content of Humana Hmo Fee Schedule 2014
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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