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| CHECKING & SAVINGS | | Vacation Club & Holiday Club Accounts | |
|---|---------------|--|------------------|
| Optimum Free Checking No Monthly Maintenance Fee No Minimum Balance Requirement Minimum Balance to Open Account\$ | 10.00 | No Monthly Maintenance Fee No Minimum Balance Requirement Minimum Balance to Open Account | May 1st |
| Optimum Interest Checking | | nonday Glob bisodisement | AUTON 1154 |
| Interest Bearing Account Monthly Maintenance Fee* | 8.00 10.00 | DEPOSIT SERVICES Account Inactivity Monthly Fee after 12 months \$ (excludes CD's and Club accounts) | 10.00 |
| Average Monthly Checking Balance, or \$ Combined Average Balance | | Account Research/Reconciliation\$ (per hour, 1 hour minimum) Cashier's Check (per check)\$ Check Printing Fee ^{1.3} | 5.00 |
| PaySound® Checking Plan | | Coin Machine | varies |
| Interest Bearing Account | | StonehamBank customersno | charge |
| Monthly Plan Fee\$ | 10.95 | Non-Customer8% of coin of | counted |
| Minimum Balance to Open Account \$ Companion Card Account | 10.00 | Deposited Items Returned Unpaid – Consumer ⁴ \$ Escheatment Fee \$ | 5.15 50.00 |
| Monthly Maintenance Fee\$ | 5.95 | (Abandoned Property) | |
| Minimum Balance to Open Account\$ | 10.00 | Foreign Checks per check (Canadian)\$ | 30.00 |
| Optimum Money Market | | Foreign Checks per check (Other Countries) \$ | 80.00 |
| Monthly Maintenance Fee\$ | 5.00 | Foreign Currency Purchased | |
| Minimum Balance to Open Account | 10.00 | Foreign Currency Sold | . Varies 4.95 |
| Average Monthly Balance, or\$ | 2,500 | Gift Checks - American Express (per item) \$ | 2.50 |
| Average Monthly Checking Balance, or \$ | | IRA Annual Fee ³ \$ | 25.00 |
| Combined Average Balance \$ 1 | 0.000 | IRA Transfer Fee\$ | 50.00 |

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