

# 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 Fee<sup>1-3</sup> ..... Varies

Coin Machine

StonehamBank customers .....no charge

Non-Customer .....8% of coin counted

Deposited Items Returned Unpaid –

Consumer<sup>4</sup> ..... \$ 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)<sup>5</sup>..... \$ 4.95

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

IRA Annual Fee<sup>6</sup>..... \$ 25.00

IRA Transfer Fee..... \$ 50.00

# Humana Hmo Fee Schedule 2014

**LM Reder**



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