

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

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Jicheng Xie



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