PERSONAL FEE SCHEDULE

CHECKING & SAVINGS		Vacation Club & Holiday Club Accounts No Monthly Maintenance Fee	
Optimum Free Checking No Monthly Maintenance Fee No Minimum Balance Requirement Minimum Balance to Open Account	10.00	No Minimum Balance Requirement Minimum Balance to Open Account	May 1st
Optimum Interest Checking		nonday ondo bisodisement	Wei a St
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) \$	5.00
PaySound® Checking Plan		Check Printing Fee ^{1,3}	
Interest Bearing Account		StonehamBank customersno	charge
Monthly Plan Fee\$	10.95	Non-Customer8% of coin counted	
Minimum Balance to Open Account \$ Companion Card Account	10.00	Deposited Items Returned Unpaid – Consumer ⁴	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 \$	3,000	IRA Annual Fee ³ \$	25.00
Combined Average Balance \$ 1	10.000	IRA Transfer Fee\$	50.00

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Michal Rosen-Zvi

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