PERSONAL FEE SCHEDULE

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
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