

Schedule of Fees Account Disclosure



For your convenience, we have put together this summary of our most common fees and service charges. There may be other fees associated with specific accounts or functions that are not included here. Our customer service department will be glad to answer any questions you may have.

Account Transfer Fee for Health Savings Accounts	\$25	IRA Transfer	\$50
ACH Returned Item Fee	\$12	Legal Processing	\$125 (Garnishments, Levies, Writs)
ATM/Debit Card Replacement	\$10	Mutual Benefits Value Added Membership	
ATM Surcharge Non-Customers	\$3	Perks	\$3 per month
Checks		Perks & Protection.....	\$6 per month
Money Orders	\$3 (One free per day, per customer)	Premier Perks & Protection	\$9 per month
Treasurer's Checks	\$5 (One free per day, per customer)	Night Deposit Locked Bags	\$45
Check Cashing for Non-MVSB, -Merrimack, or -SBW Customers (Non-MVSB, -Merrimack or -SBW checks).....	\$10	One-Time ACH Payment	\$40
Check Collection		Overdrafts	
Canadian checks.....	\$35	Continuous Overdraft Fee - Non-Personal	
All other checks.....	\$40	Checking Accounts.....	\$5 per day (after 5 business days negative \$5 or more)
Check/Reserve Line of Credit		Overdraft Item Fee	\$32.50
Annual Fee	\$30	Uncollected Funds Fee.....	\$31.50
Early Closing		Returned Deposited Item Fee.....	\$12
All Purpose Club	\$15 (accounts closed within 90 days)	Returned Item Fee	\$32.50
IRA.....	\$15 (within 6 months, early penalty may apply)	Research	\$40 per hour 1 hour minimum
Checking.....	\$15 (accounts within 6 months)	Safe Deposit Box Rental and Fees	See Safe Deposit Box Brochure
Escheatment	\$75	Statement Sent to Additional Address	\$10
Foreign Currency (Buy or Sell)	\$30	Stop Payments	\$35
Inactive Fee		Transfer Account Protection	\$8 per transfer
Checking.....	\$5 per month (after 1 year of inactivity)	Undeliverable Statement Fee	\$5
Savings.....	\$5 per month (after 3 years of inactivity)	Wire Transfer Fee	
IRA Premature Withdrawal	\$25	Incoming Domestic Wires.....	\$12
		Incoming Foreign Wires.....	\$38
		Outgoing Domestic Wires.....	\$25
		Outgoing Foreign Wires.....	\$50



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