

Schedule of Fees



Account Transfer Fee for Health Savings Accounts (HSA)	..... \$25
ATM/Debit Card Replacement Fee	..... \$10
ATM Surcharge Non-Customers	..... \$3
Checks	
Money Orders	..... \$3
(One free per day, per customer)	
Treasurer's Checks	..... \$5
(One free per day, per customer)	
Check Cashing for Non-MVSB, -Merrimack or -SBW Customers	
(Non-MVSB, -Merrimack or -SBW checks) ... \$10	
Check Collection	
Canadian Check Collection Fee	..... \$25
Domestic Check Collection Fee	..... \$20
Foreign Check Collection Fee	..... \$40
CheckReserve Line of Credit	
Annual Fee	..... \$30
Early Closing Fee	
All Purpose Club	..... \$15
(closed within 90 days)	
IRA	..... \$15
(closed within 6 months, early penalty may apply)	
Checking	..... \$15
(closed within 6 months)	
Escheatment Fee	..... \$75
Foreign Currency (Buy or Sell)	..... \$30
Inactive Fee	
Checking (after 1 year of inactivity).....	\$5 per month
Savings (after 3 years of inactivity).....	\$5 per month
IRA Premature Withdrawal Fee	..... \$25
IRA Transfer Fee	..... \$50
Legal Processing Fee	..... \$125
(Garnishments, Levies, Writs)	
Mutual Benefits Value Added Membership	
Mutual Benefits Membership	
Perks	..... \$3 per month
Mutual Benefits Membership	
Perks & Protection	..... \$6 per month
Mutual Benefits Membership	
Premier Perks & Protection	..... \$9 per month

Night Deposit Locked Bags Fee \$45

One-Time ACH Payment Fee \$40

Overdrafts and Returned Items

As long as your account is not overdrawn by more than \$5 on any given day, we won't charge you any of the below fees.

Continuous Overdraft Fee - Non-Personal
Checking Accounts \$5 per day
(After 5 business days negative \$5 or more)

Overdraft Item Fee \$32.50¹
(Maximum of 4 fees per business day for personal accounts)

Uncollected Funds Fee \$31.50
(Maximum of 4 fees per business day for personal accounts)

Returned Item Fee \$32.50¹
(Maximum of 4 fees per business day for personal accounts)

Research \$40 per hour
1 hour minimum

Returned Deposited Item Fee \$12

**Safe Deposit Box Rental and Fees
(not insured by FDIC)**

See Safe Deposit Box Brochure

Stop Payment Fee \$35

Transfer Account (Acct)

Protection Fee..... \$5 per transfer

Statements

Undeliverable Statement Fee \$5

Monthly Statement Sent to

Additional Address \$10

Wire Transfer Fee

Incoming Domestic Wires No charge

Incoming Foreign Wires \$38

Outgoing Domestic Wires \$25

Outgoing Foreign Wires \$50

¹Returned items may be presented for payment by the payee or their financial institution multiple times, which may result in multiple Returned Item Fees and/or Overdraft Item Fees for the same item.

Banking Services

PERSONAL

- Checking
- Savings
- CDs and IRAs
- Health Savings Accounts
- Convenience Services:
Online Banking, Mobile Banking,
Mobile Deposit, eStatements, Telephone
Banking, ATM and Debit Cards,
Combined Statements
- Mutual Benefits
- Overdraft Protection Services:
Transfer Account Protection, CheckReserve
Line of Credit, Courtesy Pay
- Mortgages
- Construction Loans
- Personal Loans
- Home Equity Loans and Lines of Credit
- Credit Cards
- Safe Deposit Boxes

BUSINESS

- Business Loans
- Checking
- Savings
- CDs
- Sweep Accounts
- Convenience Services:
Online Banking, Mobile Banking, Mobile
Deposit, eStatements, Telephone Banking,
ATM and Debit Cards, Combined
Statements
- Cash Management Services
- Mutual Benefits Business Partner Program
- Debit Mastercard BusinessCard®
- Deposit Express Remote Deposit Capture
- Merchant Credit Card Service
- Credit Cards



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