

DEPOSIT Products:

Personal Banking Products:

❖ Checking Accounts:

- **Better Checking Account Features**

- \$10 minimum deposit required to open account.
- No monthly service charge.
- A daily collected balance of \$100 is required to earn interest.
- \$500 Courtesy Pay limit.
- Unlimited check writing, online, mobile and telephone banking, bill pay, eStatements, combined statements, mobile deposit, night deposit, debit or ATM card, mobile wallet and cardholder controls are available at no additional cost.
- Mutual Benefits membership available for an additional fee.

- **Senior Checking Account Features**

- Primary account holder must be at least 62 years old. Should account ownership change and the primary account holder is no longer 62+, the account will be transferred to a Better Checking Account.
- \$10 minimum deposit required to open account.
- No monthly service charge.
- A daily collected balance of \$100 is required to earn interest.
- \$750 Courtesy Pay limit.
- Standard style checks can be ordered at no additional charge. Other check styles are available at 50% off. This applies only to orders made through the Bank.
- Unlimited check writing, online, mobile and telephone banking, bill pay, eStatements, combined statements, mobile deposit, night deposit, debit or ATM card, mobile wallet and cardholder controls are available at no additional cost.
- Mutual Benefits membership available for an additional fee.

- **Mutual Benefits Checking Account Features**

- \$10 minimum deposit required to open account.
- Monthly service charge:
 - Waived with a monthly average collected balance of \$10,000 or greater
 - \$3 with a monthly average collected balance of \$5,000-\$9,999.99
 - \$6 with a monthly average collected balance of less than \$5,000
- Interest is paid on a tiered rate. A daily collected balance of \$1,000 is required to earn interest.
- \$500 Courtesy Pay limit.
- Standard style checks can be ordered at no additional charge. Other check styles are available at 50% off. This applies only to orders made through the Bank.
- Unlimited check writing, online, mobile and telephone banking, bill pay, eStatements, combined statements, mobile deposit, night deposit, debit or ATM card, mobile wallet and cardholder controls are available at no additional cost.
- Mutual Benefits Perks & Protection level membership at no additional fee. Upgrade available.

- **Health Savings Account Features**
 - Account holders must follow federal regulations as identified by the IRS with Health Savings Accounts (HSA). This includes (but is not limited to) making deposits only if the account holder is also covered by an eligible health plan.
 - \$10 minimum deposit required to open account.
 - No monthly service charge.
 - Interest is paid on daily collected balance of \$.01 or greater.
 - Interest earned on competitive tiered rates.
 - \$25 non-refundable fee to transfer to an eligible Health Savings Account at another financial institution.
 - Unlimited check writing, online, mobile and telephone banking, eStatements, mobile deposit, night deposit, debit card, mobile wallet and cardholder controls available at no additional cost.

- **Premier Checking Account Features**
 - \$10 minimum deposit required to open account.
 - \$15 monthly service charge, waived with a \$15,000 combined monthly personal deposit and loan account balances or a relationship with MVSb's wealth management affiliate. Combined monthly balance consists of a monthly average collected balance in all checking and savings, ledger balance for CDs, and all outstanding balances on home equity lines or credit, home equity loans, installment loans and mortgages owned and/or serviced by MVSb.
 - Interest is paid on a tiered rate. A daily collected balance of \$500 is required to earn interest.
 - \$1,000 Courtesy Pay limit.
 - Standard style checks can be ordered at no additional charge. Other check styles are available at 50% off. This applies only to orders made through the Bank.
 - Discount on personal consumer loan interest rates with automatic withdrawal. This discount does not apply to home equity lines of credit or loans, collateral or stock loans, time loans or Check Reserve line of credit.
 - Eligible to open Premier Money Market accounts with specialized rates.
 - Waived CheckReserve Line of Credit annual fee, provided the account holder has notified the loan officer during the loan application process.
 - Unlimited check writing, online, mobile and telephone banking, bill pay, eStatements, combined statements, mobile deposit, night deposit, debit or ATM card, mobile wallet and cardholder controls are available at no additional cost.
 - Mutual Benefits membership is available for an additional fee.

- **Bank On Certified Checking Account Features**
 - \$10 minimum deposit required to open account.
 - No monthly service charge.
 - Unlimited check writing, online, mobile and telephone banking, bill pay, eStatements, combined statements, mobile deposit, night deposit, debit or ATM card, mobile wallet and cardholder controls are available at no additional cost.³
 - Bank On Checking Account is not eligible for Courtesy Pay. Checks and ACH items that draw Bank On Account negative will be returned. Some transactions initiated by you, or a delay in processing authorized transactions by the merchant, may result in previously authorized transactions posting against an insufficient balance and lead to a negative balance, however

Overdraft and other fee(s) will not be assessed. You must repay us no later than 30 calendar days after the creation of the overdraft. If there is more than one owner on the account, each owner and agent, if applicable, shall be jointly and severally liable for activity resulting in a negative balance.

- Inactivity, Early Closing and Escheatment Fees do not apply to this account.
- Returned Deposited Item and Transfer Account Protection Fees do not apply to this account.

❖ **Savings Accounts:**

● **Everyday Savings Account Features**

- \$10 minimum deposit required to open account.
- No monthly service charge.
- Interest is paid on daily collected balance of \$100 or greater.
- Interest earned on competitive tiered rates.
- Online, mobile and telephone banking, eStatements, combined statements, mobile deposit, night deposit, and ATM card are available at no additional cost. Debit card, mobile wallet and cardholder controls are also available if card is linked to your checking or money market account.

● **Youth Savings Account Features**

- Primary account holders must be under the age of 18 and a parent or legal guardian must be a joint owner on an account.
- Account will automatically convert to an Everyday Savings Account when the primary accountholder reaches the age of 18.
- \$1 minimum deposit required to open account and to earn interest.
- No monthly service charge.
- Online, mobile and telephone banking, eStatements, combined statements, mobile deposit, night deposit, and ATM card are available at no additional cost to accountholders age 16 or over with a parent/guardian on the account. Debit card, mobile wallet and cardholder controls are also available to accountholders age 16 or over with a parent/guardian on the account if card is linked to your checking account.

● **Everyday Money Market Account Features**

- \$500 minimum deposit required to open account.
- No monthly service charge.
- Interest is paid on a daily collected balance of \$1,000 or greater.
- Interest earned on competitive tiered rates.
- \$750 Courtesy Pay Limit
- Online, mobile and telephone banking, eStatements, combined statements, mobile deposit, night deposit, debit and/or ATM card are available at no additional cost.

● **Premier Money Market Account Features**

- \$25,000 minimum deposit required to open account.
- \$10 monthly service charge waived with a monthly average collected balance of \$25,000.
- Interest is paid on a daily collected balance of \$25,000 or greater.
- Interest earned on competitive tiered rates.
- \$750 Courtesy Pay Limit
- An active Premier Checking account in good standing is required:

- Your associated checking account is “active” with 3 or more withdrawals or deposits within each statement cycle.
 - Your associated checking account is in “good standing” if you (1) make sufficient deposits to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all bank fees and charges); and (2) there are no legal orders, levies or liens against your account.
 - Online, mobile and telephone banking, eStatements, combined statements, mobile deposit, night deposit, debit and/or ATM card are available at no additional cost.
- **Goals (Online Banking)**
 - A feature that allows an additional interest-bearing account to be created within online banking
 - This feature allows the user to establish a savings goal and calculate the amount to be saved on a periodic basis to meet their goals.
 - The account is funded through automatic transfer from the MVSb checking or savings designated by the customer
 - Funds are held in a separate, FDIC insured, online banking account
 - Funds are accessed by transferring back to the associated MVSb checking or savings account
- **Goal-Setter Savings Account**
 - A club style account where pre-set automatic recurring transfers are defined by the depositor.
 - A maturity date is set by the account holder, upon which the funds automatically transfer back to the associated transactional account.
 - Funds can be accessed outside of “maturity” without a penalty by contacting the bank.
 - No ATM cards are issued for Goal-Setter accounts.
 - A \$2 minimum deposit required to open account and to earn interest.
 - There is no monthly service charge.
 - Online, mobile and telephone banking are available at no additional cost.
 - A withdrawal before maturity may close the account.
- **High-Yield Savings Account Features**
 - \$100 minimum deposit required to open account.
 - No monthly service charge.
 - Interest is paid on a daily collected balance of \$100 or greater.
 - Interest earned on competitive tiered rates.
 - Online banking, telephone banking, eStatements, combined statements, night deposit and ATM Card are available at no additional cost. Debit card, mobile wallet and cardholder controls are also available if card is linked to your checking or money market account.
 - Mobile banking and mobile deposit are available at no additional cost to eligible customers.
- **CD and IRA**
 - You may make unlimited deposits into your IRA CD. The minimum additional deposit to an IRA CD is \$25.00. Deposits will not change the maturity date of the account.
 - The early withdrawal penalty will be waived for IRA customers 59 ½ and older.
 - Premature distributions, under age 59 ½, outside of the renewal grace period, from IRA accounts will be subject to the early withdrawal penalty described above.

Business Banking Products

❖ Checking Accounts:

- **Everyday Business Checking Features**

- \$10 minimum deposit required to open account.
- No monthly service charge.
- Online and mobile banking, mobile deposit, bill pay, telephone banking, combined statements, eStatements, business debit card, mobile wallet cardholder controls, and night deposit are available at no additional cost.
- Expanded business solutions available at additional cost: Cash management, enhanced account analysis positive pay, deposit express remote deposit, sweeps and merchant credit card service. Contact a Business Development Officer for details.
- Mutual Benefits Business Partner preferred level benefits.

- **Premier Business Checking Features**

- \$10 minimum deposit required to open account.
- \$10 monthly service charge.
- Earnings credit that can be used to offset service charge and service fees each statement cycle. If earnings credit exceeds the charges, there will be no service charges. Excess earnings credit per statement cycle cannot be applied to the account to offset future fees. For information about earnings credits, and the current rate, please see a Branch Services Representative.
- Online and mobile banking, mobile deposit, bill pay, telephone banking, combined statements, eStatements, business debit card, mobile wallet cardholder controls, and night deposit are available at no additional cost.
- Expanded business solutions available at additional cost: Cash management, enhanced account analysis positive pay, deposit express remote deposit, sweeps and merchant credit card service. Contact a Business Development Officer for details.
- Mutual Benefits Business Partner preferred level benefits.

- **Non-Profit Checking Account Features**

- Checking account exclusively for community and non-profit corporations, organizations, associations, clubs and municipalities.
- \$10 minimum deposit required to open account.
- No monthly service charge.
- Interest² is paid on a daily collected balance of \$500 or greater.
- Interest earned on competitive tiered rates.
- Online and mobile banking, mobile deposit, bill pay, telephone banking, combined statements, eStatements, business debit card, mobile wallet cardholder controls, and night deposit are available at no additional cost.
- Expanded business solutions available at additional cost: Cash management, enhanced account analysis positive pay, deposit express remote deposit, sweeps and merchant credit card service. Contact a Business Development Officer for details.
- Mutual Benefits Business Partner preferred level benefits.

- **IOLTA Account Features (Interest on Lawyers Trust Account)**

- Checking account exclusively for lawyers and law firms. All interest earned is sent automatically to the New Hampshire Bar Foundation.

- \$10 minimum deposit required to open account.
- No monthly service charge.
- Interest² is paid on a daily collected balance of \$1,000 or greater. All interest earned is sent automatically to the New Hampshire Bar Foundation.
- Interest earned on competitive tiered rates.
- Online and mobile banking, mobile deposit, bill pay, telephone banking, combined statements, eStatements, business debit card, mobile wallet cardholder controls, and night deposit are available at no additional cost.
- Expanded business solutions available at additional cost: Cash management, enhanced account analysis positive pay, deposit express remote deposit, sweeps and merchant credit card service. Contact a Business Development Officer for details.
- Mutual Benefits Business Partner preferred level benefits.

❖ **Savings Accounts:**

● **Everyday Business Savings Account Features**

- \$10 minimum deposit required to open account.
- No monthly service charge.
- Interest is paid on a daily collected balance of \$100 or greater.
- Interest earned on competitive tiered rates.
- Online and mobile banking, mobile deposit, telephone banking, eStatements, combined statements, and night deposit are available at no additional cost. Business debit card, mobile wallet and cardholder controls are also available if card is linked to a business checking or money market account.
- Mutual Benefits Business Partner preferred level benefits.

● **Everyday Business Money Market Account Features**

- \$500 minimum deposit required to open account.
- No monthly service charge.
- Interest is paid on a daily collected balance of \$2,500 or greater.
- Interest earned on competitive tiered rates.
- Online and mobile banking, mobile deposit, telephone banking, eStatements, combined statements, and night deposit are available at no additional cost. Business debit card, mobile wallet and cardholder controls are also available if card is linked to a business checking or money market account.
- Mutual Benefits Business Partner preferred level benefits.

● **Premier Business Money Market Account Features**

- \$25,000 minimum deposit required to open account.
- An active Business Checking account in good standing is required.
- \$10 monthly service charge waived with a monthly average collected balance of \$25,000.
- Interest is paid on a daily collected balance of \$25,000 or greater.
- Interest earned on competitive tiered rates.
- Online and mobile banking, mobile deposit, telephone banking, eStatements, combined statements, and night deposit are available at no additional cost. Business debit card, mobile wallet and cardholder controls are also available if card is linked to a business checking or money market account.
- Mutual Benefits Business Partner preferred level benefits.

- **High-Yield Savings Account Features**
 - \$100 minimum deposit required to open account.
 - No monthly service charge.
 - Interest is paid on a daily collected balance of \$100 or greater.
 - Interest earned on competitive tiered rates.
 - Online banking, telephone banking, eStatements, combined statements, night deposit and ATM Card are available at no additional cost. Business debit card, mobile wallet and cardholder controls are also available if card is linked to your business checking or money market account.
 - Mobile banking and mobile deposit are available at no additional cost to eligible customers. (Cash management customers are not currently eligible.)

❖ **Schedule of Fees**

This is a 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
- **ATM/Debit Card Replacement Fee**\$10
- **Checks**
 - Money Orders\$3
(One free per day, per customer)
 - Treasurer’s Checks\$5
(One free per day, per customer)
- **Early Closing**
 - All Purpose Club\$15
(Closed within 90 days)
 - Checking\$15
(Closed within 6 months)
- **Escheatment**\$75
- **Inactive Fee**
 - Checking\$5 per month
(after 1 year of inactivity)
 - Savings\$5 per month
(after 3 years of inactivity)
- **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
- **Overdrafts and Returned Items**

Overdraft and returned items fees apply to overdrafts created by check, in-person withdrawals, or other electronic means. As long as your account is not overdrawn by more than \$5 on any given day, you will not be charged overdraft or returned items fees.

Continuous Overdraft Fee - Non-Personal	
Checking Accounts	\$5 per day
(After 5 business days negative \$5 or more)	
Overdraft Item Fee.....	\$32.50
(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	\$32.50
(Maximum of 4 fees per business day for personal accounts)	
• Returned Deposited Item Fee	\$12
• 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

❖ **Personal Credit Cards:**

The bank offers a range of personal and business credit card products through a relationship with TCM Bank, with cards designed to meet varying customer needs. All cards are MCSB branded and issued by TCM Bank.

Available options include cash-back, rewards, low-rate, secured, and Visa Signature® cards. Features across card products may include fraud monitoring and zero fraud liability, digital wallet compatibility (Apple Pay®, Samsung Pay®, and Google Pay™), online account management, consolidated statements, spending and account alerts, and travel-related insurance benefits. Certain cards offer introductory APR periods, no or low annual fees, and tools to support budgeting, spending tracking, or credit-building, including a secured card option intended to help customers establish or rebuild credit histories. Business credit cards also offer administrative access, employee cards at no additional cost, and reporting tools to support small business financial management.

Commercial Products:

- ❖ **Construction Loans** – generally interest only payments monthly during the construction phase of the loan (principal is advanced as % of the job is completed). Once construction is complete, the loan is then termed out and amortized, typically on a term of up to 25 years. Security is a mortgage against real estate.
- ❖ **Commercial Real Estate Loans** – principal and interest loan secured by a mortgage against the real estate with a typical repayment period of up to 25 years. The Bank may also take a lien against all business assets if there is an operating company involved.
- ❖ **Revolving Lines of Credit** – lines of credit used for working capital. Payments are generally interest only, due monthly and the customer can advance and pay down on the line during the term of the loan. Generally, the loan term is structured as on demand. For the majority of business operating lines, there is a requirement that the line be paid to a zero balance for a minimum of 30 consecutive days annually.
- ❖ **Letter of Credit** – a bank-issued financial document guaranteeing a sum of money usually to secure the borrower’s performance of specific work or financial payment. Letters of credit are issued on a limited basis and typically are cash or real estate secured. Repayment is structured on demand if the letter is called.
- ❖ **Installment loans** - for purchases such as business assets, vehicles, equipment, business acquisitions, etc. with repayment terms typically up to 10 years depending on the useful life of the assets being financed
- ❖ **Time notes** – short term notes with principal and interest payable at maturity.
- ❖ **Business Express Loan** - Expedited fully digital process for approval and closing.
- ❖ **Business Express Term Loan** - term loans from \$10,000 to \$100,000 with repayment terms up to 5 years.
- ❖ **Business Express Lines of Credit**- revolving lines of credit from \$10,000 to \$100,000 with a 5-year draw period and a 5-year repayment period.
- ❖ **Municipal loans to towns**
- ❖ **Loans to Childcare Service Providers:** Up to 100% financing for the purchase/opening of a licensed childcare center in each of the Bank’s defined lending area. Financing can be used for working capital including start-up costs for new businesses, the purchase of equipment, fixtures, and leasehold improvements.
- ❖ **Lead Safe Residential Rental or Child Care Center CREM:** Bank will lend up to 85% LTV for purchase or refinance of properties that have a certification of lead safety (“lead safe” certificate), or are listed on a State database or other recognized registry of lead safe properties. The 85% LTV

provision can also be applied to loans that include funding for lead paint remediation or abatement work that will result in a lead safe certificate upon project completion.

- ❖ **Loans to Medical Professionals:** Up to 100% financing for the purchase of a practice, buy-in or buy-out of a partner, expand, relocate or refinance an existing obligation. Up to 100% of the “as is” or “as completed” value* for the purchase, improvement or remodeling of a commercial property to be used for the practice.

Consumer Products:

- ❖ **AUTO LOANS** - This category includes the financing of new and used autos, light trucks, vans and Harley Davidson motorcycles.
- ❖ **RECREATIONAL VEHICLE LOANS** - These loans are for the purpose of financing the purchase of motor homes, travel trailers and campers. This also includes Indirect Lending with a network of dealers.
- ❖ **MOTORCYCLES/SNOWMOBILE LOANS** - This loan category includes new and used motorcycles and new and used snowmobiles.
- ❖ **BOAT LOANS** - This loan category includes new and used boats. This also includes Indirect Lending with a network of dealers. We work with Marine/RV (Recreational Vehicle) loan brokers/Service Companies that work with a network of boat dealers, as well as individual buyers and sellers, to facilitate the financing of new and used Boats or RV.
- ❖ **PERSONAL LOANS** - These loans will be made for a variety of purposes. Typical examples will include: vacation expenses, furniture and appliance purchases.
- ❖ **HOME IMPROVEMENT LOANS (UNSECURED)** - These loans are for the sole purpose of improving or repairing the applicant's owner occupied residence.
- ❖ **ENERGY LOANS (UNSECURED)** - From time to time, the banks may have separate agreements with various utility companies to originate loans for their respective customers for the purpose of energy saving/efficiency. Each utility determines what energy saving measures qualifies for their program. Examples would be air sealing, insulation and energy efficient furnaces.
- ❖ **TIME LOANS** - These loans are available for consumers requesting funds for a specific time period and having the ability to make repayment from a verifiable source of funds.
- ❖ **"CHECKRESERVE"/OVERDRAFT PROTECTION LINE OF CREDIT** - Product is an unsecured revolving line of credit tied to a personal checking account and/or NOW account with the primary purpose to provide overdraft protection.
- ❖ **CERTIFICATE OF DEPOSIT AND STATEMENT SAVINGS** - This category includes loans secured by Bank certificates of deposit and statement savings accounts.
- ❖ **STOCK LOANS** - This loan category includes loans secured by marketable securities.
- ❖ **SOLAR LOAN PROGRAM** - This loan program is designed to provide financing to consumers interested in installing solar panels on their property.
- ❖ **DENTAL LOAN PROGRAM** - This loan program provides dental practices a financing option to offer its customers requiring preventative or curative services.

❖ **TRACTOR AND POWER EQUIPMENT LOANS** - This loan category includes new and used tractors and various types of power equipment.

❖ **BOAT SLIP LOANS** - These loans are for the purpose of purchasing boat slips.

❖ **Schedule of fees –**

• Document Preparation Fee		75
• Vendors Single Interest		40
• UCC - NH		50
• UCC Search		20
• Title Application Fee - NH		35
• Boat Slip Application Fee		500
• Attorney Fee		625
• Solar Loan – UCC Registry	Coos County	17
• Solar Loan – UCC Registry	Other Counties	22.25
• Tax Service Fee		90
• Appraisal Management Fee		155

Meredith Village Savings Bank offers a variety of products and Services - this listing is as of April 2026

Residential Products:

Meredith Village Savings Bank offers a variety of residential mortgage lending products to meet the needs of our communities. Currently, we provide fixed and adjustable-rate mortgages for terms ranging between 10 and 30 years for primary homes, secondary homes and investment properties.

We have the ability to hold the loans in portfolio, sell them servicing retained as well as act in the capacity as a broker. We also offer a one-time closing construction loan as well as land loans, mobile home loans on their own land or in a park/coop. The Bank also offers a wide array of home equity lines of credit and home equity loans. As a broker, we may offer FHA and VA loans, New Hampshire Housing Finance Agency loans as well as Reverse Mortgage Loans.

Fees involved will depend on the loan size, type, location, and nature of the collateral securing the loan. These may include: construction, appraisal, credit report, title, flood certificate, origination, inspection, and tax service charges. Additional fees may be applicable for services requested from third parties or by the applicant.