

## Schedule of Charges

Checking Options	MINIMUM OPENING DEPOSIT	MONTHLY MAINTENANCE SERVICE CHARGE	HOW TO WAIVE THE MONTHLY MAINTENANCE SERVICE CHARGE AND OTHER CONDITIONS
Relationship Checking	\$25	\$10	Waived by maintaining a combined daily balance of \$4,000 or greater in Savings, Checking, CDs, IRAs or Loans (excluding VISA). Available with or without check images. Inactivity fee of \$10 if balance is less than \$1,000 with no activity for one statement cycle.
Cashback Banking	\$25	\$6	Waived by maintaining an average daily balance of \$100. \$2 paper statement fee applies.
ATM Rebate Banking	\$25	\$6	Waived by maintaining an average daily balance of \$100. \$2 paper statement fee applies.
Totally Free Checking	\$25	\$0	No monthly maintenance service charge.
Chelsea U Checking	\$25	\$0	No monthly maintenance service charge. \$2 paper statement fee applies.
Savings Options	MINIMUM OPENING DEPOSIT	MONTHLY MAINTENANCE SERVICE CHARGE	HOW TO WAIVE THE MONTHLY MAINTENANCE SERVICE CHARGE AND OTHER CONDITIONS
Statement Savings	\$25	\$2	Maintain a minimum daily balance of \$100. No charge if owner is at least 65 years of age, under 21 years of age, or if account has preauthorized transfer for payment of CGB loan or mortgage.
Passbook Savings	\$25	\$2	Maintain a minimum daily balance of \$100. No charge if owner is at least 65 years of age, or under 21 years of age.
Chelsea U Savings	\$25	\$0	No monthly maintenance service charge. \$2 paper statement fee applies.
Money Market	\$5,000	\$2	Maintain a minimum daily balance of \$200. Excess of three checks per month – \$5 each.
Money Market - Relationship	\$5,000	\$2	Maintain a minimum daily balance of \$200. Excess of three checks per month – \$5 each.
ATM / Debit Cards		FEE	NOTES
ATM Withdrawal Service Charge			
		\$0	
<ul style="list-style-type: none"> <li>Chelsea Groton ATM</li> <li>Non- Chelsea Groton ATM</li> </ul>		\$1	Other financial institutions' service charges may apply when using non-Chelsea Groton ATMs.
ATM Inquiry Service Charge		\$0	Other financial institutions' service charges may apply when using non-Chelsea Groton ATMs.
Replacement Debit Card		\$5	



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<b>Checks and Money Orders</b>	<b>FEE</b>	<b>NOTES</b>
Money Order	\$2	
Bank Check	\$5	Banks Checks are complimentary for Relationship Checking members.
<b>Overdrafts</b>	<b>FEE</b>	<b>NOTES</b>
Insufficient Funds Charge – Item Returned or Item Paid	\$32	Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means.
Uncollected Funds Charge – Item Returned or Item Paid	\$32	
Overdraft Protection Service Charge	\$5	Deposit-to-deposit overdraft protection.
<b>Other Fees</b>	<b>FEE</b>	<b>NOTES</b>
Coin Redemption		Complimentary for individual members. Coin charges may apply for businesses.
Bill Pay – Overnight Payment	\$14.95	
Returned Mail	\$2	Per mail piece.
Failure to Provide Correct TIN	\$15	Additional IRS charges may apply.
Inactivity Fee	\$5	Fee assessed per statement cycle if no activity for one year and the account balance is below \$100.
IRA Direct Transfer to New Custodian	\$35	
Statement Copy Charge	\$3	Per statement.
Check Copy	\$2	
Research Charge	\$25	\$25 per hour with a \$25 minimum.
Temporary Checks	\$2	Per four checks.
Returned Item Fee (Deposited/Cashed)	\$15	
Stop Payment Fee	\$20	Check or ACH stop payment.
Stop Payment of Money Orders or Bank Checks	\$30	
Domestic Wire Out Fee	\$20	
Foreign Wire Out Fee	\$45	
Domestic/Foreign Wire In Fee	\$10	
Foreign Check Collection	\$25	Additional fees from correspondent banks will apply.