



SCHEDULE OF FEES

EFFECTIVE 12/1/2021

MONTHLY FEES

Main Savings		
Members maintaining a single deposit account relationship with a balance of less than \$5.00	\$ 1.00	per month
NOW Checking Account		
Checking Account Balance falls below \$400.00 in the dividend period (Members are exempt from this charge if full payroll is direct deposited within the dividend period)	\$ 5.00	per month

CHECKING, MONEY MARKET AND SHARE ACCOUNT RELATED FEES

Check Printing and Supplies	Fees Vary
Overdraft or Return Fee (for insufficient or uncollected items paid or returned)	\$25.00 each*
Overdraft Share Transfer	\$ 5.00 each
Return Deposited Item ⁽¹⁾	\$ 5.00 each
Stop Payments – Check or ACH	\$25.00 each
Uncollected Funds Fee (for items paid or returned)	\$25.00 each*

*Fees apply to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means, including debit card transactions and one-time ACH if you have opted into this service. Fees are assessed each time an item is presented.

ELECTRONIC BANKING FEES

ATM or Debit Card Replacement	\$10.00	per card
Withdrawals at Non-MBCU or Allpoint Network ATM Locations (Withdrawals at MBCU and Allpoint network ATM Locations have no fee.)	\$ 1.00	each, after 6 free per month ⁽²⁾

GENERAL ACCOUNT RELATED FEES

Abandoned Property Processing	\$75.00
Account Research (1 hour minimum)	\$25.00 per hour, plus postage
Christmas Club Early Withdrawal	\$10.00 each
Copy of Checks	\$ 5.00 each
Copy of Statement	\$ 5.00 each
Government Levy	\$75.00
Money Orders (maximum of \$500.00 per check)	\$ 2.00 each
Golden Rail Members over 65	\$ 1.00 each
Returned Mail	\$ 5.00
Share Checks	\$ 3.00 each
Golden Rail Members over 65	\$ 2.00 each
Trustee Attachment or Other Legal Service	\$75.00
Wire Transfer – Outgoing Domestic	\$25.00 each
Wire Transfer – Incoming	\$10.00 each

(1) Not to exceed the amount established from time to time by the Massachusetts Commissioner of Banks.

(2) If you initiate a transaction at an ATM not operated by Mass Bay Credit Union, a surcharge may be applied by that operator and/or by an automated transfer network.