

NEEDHAM BANK CONSUMER SCHEDULE OF FEES - Effective April 1, 2026

Bank Deposit Account Charges & Fees

Savings Account Charges

- Maintenance Service Charge No Charge

Money Market and Super Saver Money Market Charges

- Maintenance Service Charge No Charge

Non-Interest DDA & E-Wallet Account Charges

- Maintenance Service Charges No Charge

Flex Checking and Companion Checking Account Charges

- Maintenance Service Charge No Charge

Premium Checking Account Charges

- Maintenance Service Charge \$25 per month
Monthly fee will be waived if account has only e-statements (no paper stmts) and either:

\$50,000

\$5,000

In total consumer relationship balance all month **OR** or more in total direct deposits monthly

18/65 Checking Account Fees

(Under Massachusetts law, if you are under the age of 19 or age 65 or older, Flex Checking is considered our 18/65 checking account and entitles you to the following reduced fees.)

- Insufficient Funds Charge – Paid \$5.00
(Overdrafts created by checks, ATM withdrawal, or other electronic means.)
- Insufficient Funds Charge – Returned \$5.00
(Overdrafts created by checks, ATM withdrawal, or other electronic means.)

Each time an item is presented an Insufficient Funds charge may be applied.

- Uncollected Funds Charge \$5.00
- Stop Payment \$5.00

Other Checking Account Fees

- Insufficient Funds Charge – Paid \$25.00
(Overdrafts created by checks, ATM withdrawal, or other electronic means.)
- Insufficient Funds Charge – Returned \$25.00
(Overdrafts created by checks, ATM withdrawal, or other electronic means.)

Each time an item is presented an Insufficient Funds charge may be applied.

- Uncollected Funds Charge \$25.00
- Stop Payment \$25.00
- Instant Statement \$2.00 ea.
- Statement Copy \$5.00 ea.
- Check Copy \$5.00 ea.
(First 25 each year are free)
- Checking Printing 4 styles available for free, for others the fee varies by style order
- Use of the Wallet account for a purchase up to \$3.50 ea.

Debit Card Service Charges

- Foreign ATM (non-Needham bank ATM) fees 100% reimbursed for checking accts
- MasterMoney debit card transactions No Charge
- Debit Card Replacement \$5.00

Bank Services & Charges

Wire Transfer Fee

Wire fees are exclusive of other banks' charges

- Outgoing – Domestic \$25.00
- Outgoing – Foreign \$40.00
- Incoming – Foreign \$15.00

Checks Processed

- Foreign *(in U.S. Funds, sent for collection)* Varies
- In Foreign Funds \$25.00 ea.
(Collection charges are exclusive of other banks' charges)

Returned Check Charges

- Returned third-party checks that have been cashed or deposited to your account. No Charge

Other Charges

- Official bank checks withdrawn from Savings, Checking or Money Market – One Free per Day; thereafter \$5.00 ea.
- Money Orders – Customers Only – Two Free per Day; thereafter \$2.00 ea.
- Debit Card Rush Fee \$62.00
- Account Research *(1-hour minimum)* \$25.00/hr.
- Attachment/Levy *(per account)* \$25.00
- Notary Public No Charge
- Signature Guarantee *(customers only)* No Charge
- Abandoned Property Fee \$50.00
- Summons to Trustee \$40.00

Night Deposit Box

- Replacement Key \$10.00

Safe Deposit Boxes *(Available at selected branches)*

SIZE	ANNUAL FEE
2 x 5	\$50.00
3 x 5	\$75.00
5 x 5	\$95.00
3 x 10	\$100.00
5 x 10	\$130.00

10 x 10	\$225.00	• Drilling	\$225.00
• Replacement Key	\$25.00	Safe deposit box contents are not insured by FDIC. Requires auto-pay from a Needham Bank checking account.	
• Late Payment (<i>after 30 days</i>)	\$10.00		