

NEEDHAM BANK CONSUMER SCHEDULE OF FEES - Effective February 24, 2023

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 Account Charges

- Maintenance Service Charges No Charge

NB Checking Account Charges

- Maintenance Service Charge No Charge

18/65 Checking Account Fees

(Under Massachusetts law, if you are under the age of 19 or age 65 or older, NB 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

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 \$10.00 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- Official bank checks withdrawn from Savings, Checking or Money Market – One Free per Day; thereafter \$5.00 ea.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.
- Passbook replacement \$5.00
- 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 \$25.00
- Summons to Trustee \$40.00

Night Deposit Box

- Replacement Key \$10.00

Safe Deposit Boxes *(Wellesley & Dover Branches Only)*

SIZE	ANNUAL FEE
2 x 5	\$25.00
3 x 5	\$50.00
3 x 10	\$70.00
5 x 10	\$100.00
10 x 10	\$150.00

- Replacement Key \$25.00
- Late Payment *(after 30 days)* \$10.00
- Drilling Cost + \$20.00

There is a minimum deposit account balance required to rent a safe deposit box. Safe deposit box contents are not insured by FDIC or DIF.