

Accounts
Main Street Checking*

No monthly minimum, no monthly fee	Free
Non-Main Street Bank ATM transaction	\$1.50

Main Street Interest Checking*

Minimum daily balance to avoid fee.....	\$500.00
Monthly service charge	5.00
Per check.....	0.25
Non-Main Street Bank ATM transaction.....	1.50

Neighborhood Rewards Checking*

No monthly minimum, no monthly fee	Free
--	------

Main Street Money Market

Minimum daily balance to avoid fee	\$1000.00
Monthly service charge	5.00
Excessive transaction	10.00
Non-Main Street Bank ATM transaction	1.50

Main Street Savings*

No monthly minimum, no monthly fee	Free
Non-Main Street Bank ATM transaction	1.50

Certificates of Deposit (including IRA's)

Minimum balance to open	\$1000.00
-------------------------------	-----------

Passbook Savings

Minimum balance to open	\$10.00
No monthly minimum, no monthly fee	Free
Lost passbook	10.00

Holiday Club Savings

Minimum balance to open	\$10.00
No monthly minimum, no monthly fee	Free

General

Abandoned Property.....	\$75.00
Account Reconciliation (1 hr. min.)	25.00/hour
Check Printing.....	Varies
Debit Card Cross Border Fee Assessment	3%
Expedited ATM/Debit Card	50.00
Foreign Check Processing.....	50.00
Inactive/Dormant (per month).....	5.00
Inactive/Dormant fee in effect after 12 months of no activity on a checking account, and after 18 months of no activity on a savings account.	
Insufficient Funds (check, ATM, POS, ACH, Bill Pay).....	32.00
- 18/65 account holder.....	5.00
IRA Annual Plan.....	10.00
IRA Transfer	35.00
Legal Process	
- Government Levy.....	50.00
- Trustee Attachment/Legal Services	50.00
Lost ATM/Debit Card reissue (one time per year free).....	10.00
Lost Passbook	10.00
Medallion Signature Guarantee.....	10.00
Check Issue.....	3.00
Notary (per page).....	1.00
Overdraft Transfer	8.00
Photocopies (per sheet)	2.00
Returned Deposit Item	7.16
Returned Mail (per month).....	5.00
Research (1 hr. min.).....	25.00/hour
Safe Deposit Boxes	
- 2 x 5.....	35.00
- 3 x 5.....	50.00
- 5 x 5.....	65.00
- 3 x 10.....	80.00
- 5 x 10.....	115.00
- 10 x 10.....	220.00
- Safe Box Drilling.....	200.00
- Lost Key Replacement.....	25.00
Stop Payment (check, ACH, Bill Pay).....	32.00
- 18/65 account holder.....	5.00
Telephone Transfer.....	5.00
Treasurer's Check	5.00
Unavailable Funds (check, ATM, POS, ACH).....	32.00
Wire Transfers	
- Incoming foreign or domestic wire	15.00
- Outgoing domestic wire	25.00

Electronic Banking

Online Banking/Bill Payment	Free
External Transfers.....	Free
Mobile Banking.....	Free
Overnight Bill Payments.....	\$20.00
Next Day Bill Payments.....	20.00

NOTICE TO ACCOUNTHOLDERS 18 AND UNDER OR 65 AND OLDER

*Accounts eligible for 18/65 benefits. Per Massachusetts General Law Chapter 167D Section 5: "A natural person 18 years of age or under or 65 years of age or older may choose 1 demand deposit account and 1 savings account which, in each instance, shall include a joint account in which the spouse of the eligible depositor, regardless of age, is the joint tenant therein or the joint tenant would otherwise be an eligible depositor and which has been established and used for personal, family or household purposes, upon which no service, maintenance or other similar charge shall be imposed. No such account shall be subject to: (i) a minimum balance requirement; (ii) a charge for a deposit or withdrawal; or (iii) a fee for the initial order or subsequent refills of the basic line of checks offered by the bank, which shall include the name of the depositor. For the purposes of this section, the term 'savings account' shall include a regular passbook, regular statement savings or regular NOW account, so-called."

However, Main Street Bank may charge the following fees in accordance with its Fee Schedule: stop payment orders, wire transfers, certified or bank checks, money orders, deposit items returned, transactions at electronic branches and through other electronic devices a reasonable charge, as determined by the commissioner, against any such account when payment on a check or other transaction on the account has been refused because of insufficient funds or paid despite insufficient funds.

Please ask a branch representative about these accounts.