



508-481-8300  
www.BankMainStreet.com

Business Summary of Fees & Minimums

effective June 5, 2017

**Please review all fees and minimums as they may have changed  
as a result of the merger between Marlborough Savings Bank  
and North Middlesex Savings Bank.**



Member of **SUM**

Member FDIC/Member DIF  
Equal Opportunity Lender

Mktg 012 04/17.2

Accounts

Business Basic Checking

Monthly maintenance fee	\$7.50
First 150 items are free, after 150 items:	
Per check paid	.50
Per deposit	.50
Foreign ATM transactions	1.25

e-Business Checking

Monthly maintenance fee	\$10.00
No monthly maintenance fee if enrolled in e-statements	
First 100 items are free, after 100 items:	
Per check paid	.50
Per deposit	.50
Foreign ATM transactions	1.25

Business Premium Checking

No fees if daily minimum balance is > \$10,000. If balance falls below \$10,000, the following fees apply:

Monthly maintenance fee	\$10.00
Per check paid	.15
Per deposited item	.09
Per deposit	.60
Per ACH credit or debit	.10
Foreign ATM transactions	1.25

Premium Analysis (must be on analysis)

Monthly maintenance fee	\$10.00
Per check paid	.15
Per deposited item	.09
Per deposit	.60
Per ACH credit or debit	.10
Foreign ATM transactions	1.25

Business Advantage Checking

Monthly maintenance fee	\$8.00
Per check paid	.20
Per deposited item	.09
Per deposit	.50
Per ACH credit or debit	.10
Foreign ATM transactions	1.25

IOLTA & Non-Profit

Minimum daily balance to avoid fees	\$500.00
Monthly maintenance fee	5.00
Per check paid	.25
Foreign ATM transactions	1.25

Signature Business Checking

Monthly maintenance fee	\$ 10.00
Per check paid	.25
Per ACH credit or debit	.10
Foreign ATM transactions	1.25

Business Money Market

Minimum daily bal. to avoid maintenance fee	\$1000.00
Monthly maintenance fee	5.00
Excessive Transaction fee	10.00
Foreign ATM Transactions	1.25

Business Advantage Savings

Minimum daily bal. to avoid maintenance fee	\$500.00
Monthly maintenance fee	3.00
Foreign ATM transactions	1.25

General

Account Reconciliation (1 hr. min.)	\$25.00/hour
Account Research (1 hr. min.)	25.00/hour
Certified Checks	15.00
Continuous Overdraft Fee (per day, assessed on the 3rd consecutive business day)	8.00
Counting of Coin thru coin machine (non-customer)	7%
(customer)	3%
Deposit Returned Item	10.00
Escheatment Fee	50.00
Foreign Check Processing	20.00
Gift Cards (unavailable after October 1, 2017)	3.95
Bulk order 25 gift cards or more	2.95
Inactive Fee after 6 months (checking)	5.00
Levy Fee (legal processing)	
- Government Levy	50.00
- Trustee Attachment/Legal Services	50.00
Lost Passbook/CD	10.00
MasterCard Cross Border Fee	1.00%
Medallion Signature Guarantee	10.00
Money Order	3.00
Night Depository Bag (per bag)	20.00
Notary Fee	1.00
NSF fee (check, ATM, POS, ACH)	32.00
Overdraft (OD) Transfer Charge	8.00
Photocopies - per sheet	2.00
Returned Mail (per month)	5.00
Stop Payment	32.00
Telephone Transfer	5.00
Treasurer's Checks	5.00
Uncollected Funds (check, ATM, POS, ACH)	32.00
Wire Transfers	
- Incoming foreign or domestic	20.00
- Outgoing domestic	25.00
- Outgoing foreign	50.00

Electronic Banking

Online Banking & Bill Payment	FREE
Business Intelligence Online I	FREE
Business Intelligence Online II (ACH)	15.00/month
Business Intelligence Online III (enhanced ACH)	40.00/month