

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.

General

Account Reconciliation (1 hr. min.)	\$25.00/hour
Account Research (1 hr. min.)	25.00/hour
Annual IRA Fee per plan	10.00
Certified Checks	15.00
Check printing	varies
Counting of Coin thru coin machine (non-customer)	7%
(customer)	3%
Deposit Returned Item	7.17
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 or Dormant Fee after 6 months (checking)	5.00
IRA Transfer Fee	35.00
Levy Fee (legal processing)	
- Government Levy	50.00
- Trustee Attachment/Legal Services	50.00
Lost ATM/Debit Card reissue (one time per year free)	10.00
Lost Passbook/CD	10.00
MasterCard Cross Border	1.00%
Medallion Signature Guarantee	10.00
Money Order	3.00
Notary Fee	1.00
NSF fee (check, ATM, POS, ACH)	32.00
- 18/65 account holder	5.00
Photocopies - per sheet	2.00
Returned Mail (per month)	5.00
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	175.00
- Lost Key Replacement	25.00
Stop Payment Fee	32.00
Telephone Transfer	5.00
Overdraft (OD) Transfer Charge	8.00
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
External Transfers	Free
Expedited ATM/Debit Card	50.00
People Pay	Free

Accounts

Kasasa Cash Checking & Kasasa CashBack Checking

No monthly minimum, no monthly fee	Free
Foreign ATM transaction (transactions done at a non-SUM ATM)	\$1.25
Foreign ATM transaction fees refunded up to	\$15.00
if monthly qualifications are met which are:	
- 12 POS transactions	
- e-statements	
- online banking login	

Free Checking

No monthly minimum, no monthly fee	Free
Foreign ATM transactions	\$1.25

Interest Checking

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

Money Market

Minimum daily balance to avoid fee	\$1000.00
Monthly maintenance fee	5.00
Excessive transaction fee	10.00
Foreign ATM transactions	1.25

Kasasa Saver

No monthly minimum, no monthly fee	Free
Kasasa Cash or Kasasa CashBack account required.	

Advantage Savings

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

18/65 Advantage Savings

Foreign ATM transactions	1.25
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Hybrid Savings and 18/65 Hybrid

Minimum daily balance to avoid fee	Free
Monthly maintenance fee	None
Foreign ATM Transactions	1.25

Certificates of Deposit

Minimum balance to open	\$1000.00
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NOTICE

If you are under 18 or over 65, please ask us about the 18-65 law. The Massachusetts 18-65 law allows any person who is 65 years of age or older or 18 years of age or younger to have a savings and a checking account at a MA state-chartered savings bank, co-operative bank or trust company without having to pay a service, maintenance or similar charge.