

## CHECKING/SAVINGS ACCOUNTS

### Preferred Checking Account

- Monthly Maintenance Service Charge \$ 15.00  
(Charged if the combined total relationship of all CSB accounts falls below \$15,000 any day of the monthly statement cycle)

### Dividend Checking Account

- Monthly Maintenance Service Charge \$ 10.00  
(Charged if the balance in the account falls below \$800 any day of the monthly statement cycle)

### Basic Checking Account

- Monthly Maintenance Service Charge\* \$ 5.00

### Statement Savings Account

- Monthly Maintenance Service Charge\* \$ 3.00  
(Charged if the balance in the account falls below \$200 any day of the monthly statement cycle)

### Passbook Savings Account

- Monthly Maintenance Service Charge\* \$ 3.00  
(Charged if the balance in the account falls below \$50 any day during the month)

### Get Real Checking Account

- Monthly Statement Charge \$ 3.00  
(Waived if enrolled in e-statements)

## ONLINE BANKING

### Online Bill Payment

- Monthly Maintenance Service Charge\* \$ 4.95
- Expedited Bill Payment Convenience Fee
  - 1-2 Day \$ 5.00
  - Next Day \$ 25.00

\*See a Customer Service Representative on how to avoid the fee.

## Outbound Funds Transfers

Standard	\$ 5.00
Next Day	\$ 10.00
– Pay Other People (POPMoney)	\$ 5.00

## ATM / DEBIT CARD

### ATM/Debit Card

Insufficient/Uncollect Charge	\$29.00
18/65 account holder	\$5.00
ATM Service Charge*	\$ 1.00
(Charged for using a non-CSB owned and operated ATM)	
ATM/Debit Card Replacement	\$ 15.00
Special Handling Charge	\$ 75.00
Just4Me™ Personalized Debit Card	\$ 10.00

## BANK CHECKS

Treasurer' s Check	\$ 5.00
(One free if withdrawn from CSB account)	
Money Order	\$ 3.00
(One free if withdrawn from CSB account)	

## COLLECTION ITEMS

Foreign Check	\$ 30.00
Plus Exchange & Correspondent Bank fees	
ACH	\$ 25.00
On-us Check	\$ 25.00

## MISCELLANEOUS FEES

Insufficient Funds Charge – item returned	\$ 29.00**
Insufficient Funds Charge – item paid	\$ 29.00**
18/65 account holder	\$ 5.00
Continuous Overdraft Fee	\$ 5.00 (daily)
(A \$5.00 per day fee after 5 continuous days in which the account remains at a negative balance)	
Uncollected Funds Charge	\$ 29.00
(Items presented against unavailable funds)	
18/65 account holder	\$ 5.00

\*\*Fees may be reduced or waived, please see a Customer Service Representative for more information.

Overdraft Protection Transfer	\$ 5.00
Stop Payment	\$ 25.00
18/65 account holder	\$ 10.00
Return Deposited Item	\$ 5.15
Excessive Transaction Fee: (applies to savings & money market accounts only)	
Fee per check and/or electronic transaction over the regulatory limit of six	\$ 10.00
New Account Closeout (within the first six months of account opening)	
Club Account Early Withdrawal Fee	\$15.00
Document Replacement Fee (Duplicate Statements, Duplicate Checks, tax forms, etc.)	
Check Printing Charge	Fee depends on check style
Temporary Checks (per sheet)	\$ 3.00
Failure to provide correct TIN	\$ 25.00
Special Mail handling/undeliverable Mail Fee	\$ 3.00
Research/Reconcilement (1 hr minimum)	\$ 25.00 per hr.
Dormant Account (3 years) Fee	\$ 25.00
Passbook Replacement Fee	\$ 20.00
Levy Processing/Account Attachment	\$ 50.00
Travelers Cheques for one	\$ 1.00 per \$ 100.00
Travelers Cheques for two	\$ 1.00 per \$ 50.00
American Express Gift Cheques	\$ 2.50
Cash Advance	non-customers \$ 10.00 customers N/C
Duplicate Mortgage Discharge	\$ 25.00
CRA Evaluation	\$ 3.00
CPA & Legal Confirmations	\$ 25.00

## NIGHT DEPOSITORY SERVICES

Night Deposit Service Annual Fee	\$ 15.00
Bag Replacement/Lost Key	\$ 15.00

Keyed Bag or Disposable Deposit Bags available.  
Fee depends on bags ordered.

## RETIREMENT PLAN

Annual Service Charge per Plan*	\$ 10.00
Lump Sum Distribution (exit fee)	\$ 25.00

## SAFE DEPOSIT SERVICES

Annual Box Rentals			
2" x 5"	\$ 30.00	3" x 5"	\$ 40.00
5" x 5"	\$ 50.00	3" x 10"	\$ 60.00
5" x 10"	\$ 100.00	10" x 10"	\$ 150.00
Late Fee (per month)	\$ 15.00		
Box Closed - lost key replacement	\$ 25.00		
Lock Replacement	\$25.00 plus locksmith fees		
Box Drilling	\$25.00 plus locksmith fees		

Discounts may be available.

Safe Deposit Box Pricing effective September 1, 2009.

## WIRE TRANSFER

Incoming	\$ 10.00
Outgoing	
Domestic	\$ 20.00
Foreign	\$ 30.00
plus correspondent bank fees (rejected)	

### Telephone

Connecting all offices:

978-365-3700  
888-744-4272 (4CSB)

### Office Locations

24 Hour ATM service  
available at all locations

Berlin  
35 Central Street  
978-838-2286

Bolton  
563 Main Street  
978-779-2857

Boylston\*†  
81 Shrewsbury Street  
508-869-3122

Clinton\*†  
200 Church Street  
978-365-3700

Sterling\*†  
1 Main Street  
978-422-8133

West Boylston†  
231 West Boylston Street  
508-835-9944

\*Safe Deposit Boxes Available

†Night Depository

### Additional ATM and cash machine locations

Pam's Place  
382 Water Street  
Clinton, MA

O'Malley's Gas Station  
531 Main Street  
Clinton, MA

Bolton Orchards  
Full Service ATM  
Rts. 110 & 117  
Bolton, MA

Cyprian Keyes Golf Club  
284 East Temple Street  
Boylston, MA

Berlin General Store  
19 Central Street  
Berlin, MA

Clinton Hospital-  
UMASS Memorial  
201 Highland Street  
Clinton, MA

24 Hour Banking:  
Visit our Website  
clintonsavings.com  
or Bank by Phone 978-365-3713

# CONSUMER FEE SCHEDULE

Effective  
October 1, 2011

**Clinton**  
Savings Bank

\*See a Customer Service Representative on how to avoid the fee.