

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.)

24 HOUR BANKING

24 Hour Banking

- CSB Bank-by-Phone N/C
- CSB Internet Banking N/C
- Monthly Online Bill Payment fee* \$ 4.95

ATM/Debit Card

- 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

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(One free if withdrawn from CSB account.)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(One free if withdrawn from CSB account.)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† \$ 25.00
- Insufficient Funds Charge – item paid† \$ 25.00
- †Registered “18/65” account holder \$ 5.00
- Continuous Overdraft \$ 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 \$ 25.00
(Items presented against uncollected funds.)
- Overdraft Protection Transfer \$ 5.00
- Stop Payment \$ 25.00

- 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 (checking, savings, money market) Closeout within the first six months of account opening \$ 25.00

- Club Account early withdrawal \$15.00

- Document Replacement
(Duplicate Statements, Duplicate Checks, tax forms, etc.) \$ 5.00

- Check Printing Charge Fee depends on checks ordered

- Temporary Checks (per sheet) \$ 3.00

- Failure to provide correct TIN \$ 25.00

- Special mail handling/undeliverable mail fee \$ 3.00

- Research/Reconciliation \$ 25.00
(1 hr minimum) per hr.

- Dormant Account (3 years) \$ 25.00

- Passbook Replacement Fee \$ 20.00

- Levy Processing/Account Attachment \$ 50.00

- Notary Service non-customers \$ 5.00
customers N/C

- 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 \$ 15.00

*See a customer service representative on how to waive the fee.

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)	

*See a customer service representative on how to waive the fee.

Some service charges/fees may be waived or discounted if you are 65 years of age or over, 18 years of age or under ("18/65"). Please see a customer service representative for details.

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

FEE SCHEDULE

September 1, 2010

Clinton
Savings Bank
An experience you can bank on.