

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.

WIRE TRANSFER

Incoming	
Domestic	\$ 10.00
Foreign	\$ 20.00
Outgoing	
Domestic	\$ 20.00
Foreign	\$ 40.00
plus correspondent bank fees (if rejected)	

COIN MACHINE USE

CSB Customers	FREE
Non-CSB Customers	5%

TELEPHONE CONNECTING ALL OFFICES:

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

OFFICE LOCATIONS

24 Hour ATM service available in all locations

Berlin	35 Central Street	978-838-2286
Bolton*†	562 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*†	306 West Boylston Street	508-835-9944

*Safe Deposit Boxes Available
†Night Depository

ADDITIONAL ATM AND CASH MACHINE LOCATIONS

Bolton Orchards	Rts. 110 & 117, Bolton, MA
Cyprian Keys Golf Club	284 East Temple Drive, Boylston, MA
Berlin General Store	19 Central Street, Berlin, MA
Clinton Hospital - UMASS Memorial	201 Highland Street, Clinton, MA

24 HOUR BANKING:

clintonsavings.com
Bank by Phone 978-365-3713
Mobile Banking



#CSBlivesourcommunity

Clinton
Savings Bank
An experience you can bank on.

CLM-631 06/19



MEMBER FDIC
MEMBER DIF

CONSUMER FEE SCHEDULE

Effective
July 1, 2019

Clinton
Savings Bank

CHECKING/SAVINGS ACCOUNTS**Preferred Checking Account**

– Monthly Maintenance Service Charge	\$ 15.00
(Waived if the combined total relationship of all qualifying CSB accounts is \$15,000 or more every day of the monthly statement cycle.)	

Dividend Checking Account

(This account is no longer offered.)

– Monthly Maintenance Service Charge	\$ 10.00
(Waived if the balance is \$800 or more every day of the monthly statement cycle.)	

Basic Checking Account

– Monthly Maintenance Service Charge	\$ 5.00
(Waived if the balance is \$100 or more every day of the monthly statement cycle or with a recurring monthly direct deposit into the account.)	

Certificate Statement Savings Account**

-Monthly Maintenance Service Charge	\$3.00
(Waived if the balance is \$200 or more every day of the monthly statement cycle)	

Statement Savings Account

– Monthly Maintenance Service Charge	\$ 3.00
(Waived if the balance is \$200 or more every day of the monthly statement cycle or with a recurring monthly direct deposit into the account.)	

eEXPERIENCE Online Savings Account**

– Monthly Maintenance Service Charge	\$ 3.00
(Waived if enrolled in e-statements)	

Passbook Savings Account

-Monthly Maintenance Service Charge	\$3.00
(Waived if the balance is \$50 or more every day of the monthly statement cycle.)	

Get Real Accounts

– Monthly Maintenance Service Charge	\$ 3.00
(Waived if enrolled in e-statements)	

**This is an update from the previous CSB Consumer Fee Schedule

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

Outbound Funds Transfers

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

*Fee may be reduced or waived, please see a Relationship Banker for more information.

ATM / DEBIT CARD**ATM/Debit Card**

Insufficient/Uncollected Charge	\$ 30.00
18/65 account holder	\$ 5.00
ATM/Debit Card Replacement	\$ 10.00
Special Handling Charge	\$ 75.00
ATM Service Charge	\$ 1.00
(Charged for using a non-CSB owned and operated ATM)	
Just4Me® Personalized Debit Card	\$ 10.00

BANK CHECKS

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

COLLECTION ITEMS

Foreign Check	\$ 30.00
Plus Exchange & Correspondent Bank fees	

MISCELLANEOUS FEES

Insufficient Funds Charge –item returned	\$ 30.00
Insufficient Funds Charge –item paid	\$ 30.00
18/65 account holder	\$ 5.00
Continuous Overdraft Fee	\$ 5.00 (daily)
(A \$5.00 per day fee after 5 continuous calendar days in which the account remains at a negative balance. Fee waived for negative balances up to \$15.00. Weekends and holidays may impact your ability to make a deposit.)	

Uncollected Funds Charge –item returned \$ 30.00
(Items presented against unavailable funds)Uncollected Funds Charge –item paid \$ 30.00
(Items presented against unavailable funds)

18/65 account holder \$ 5.00

Overdraft Protection Transfer \$ 5.00

Stop Payment \$ 30.00

18/65 account holder \$ 10.00

Returned Deposited Item \$ 7.50**

Excessive Transaction Fee \$ 10.00

(Applies to savings & money market accounts only)

Fee per check and/or electronic transaction over the regulatory limit of six per statement cycle

New Account Closeout \$ 25.00

(Within the first six months of account opening)

Club Account Early Withdrawal Fee \$ 15.00

Document Replacement Fee \$ 5.00

(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 Fee \$ 3.00

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

Dormant Account (3 years) Fee \$ 25.00

Passbook Replacement Fee \$ 20.00

Levy Processing/Account Attachment \$ 50.00

Cash Advance \$ 5.00

Duplicate Mortgage Discharge \$ 25.00

CPA & Legal Confirmations \$ 25.00