

CONSUMER FEE SCHEDULE

Effective July 15, 2022

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.)	

Total Access Checking Account

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

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.)	

eXPERIENCE Online Savings Account

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

Passbook Savings Account (This account is no longer offered.)

– 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.)	

ONLINE BANKING

Online Bill Payment

– Monthly Maintenance Service Charge*	\$ 4.95
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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)	

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(One free per day if withdrawn from a CSB account.)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(One free per day if withdrawn from a CSB account.)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
Stop Payment	\$ 30.00
18/65 account holder	\$ 10.00
Return Deposited Item **	\$ 7.11
New Account Closeout	\$ 25.00
(Within the first six months of account opening.)	
Club Account Early Withdrawal Fee	\$ 15.00

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

Document Replacement Fee (Duplicate Statements, Duplicate Checks, tax forms, etc.)	\$ 5.00	2" x 5"	\$ 30.00
		3" x 5"	\$ 40.00
Check Printing Charge	Fee depends on check style	5" x 5"	\$ 50.00
		3" x 10"	\$ 60.00
Temporary Checks (per sheet)	\$ 3.00	5" x 10"	\$ 100.00
Failure to provide correct TIN	\$ 25.00	10" x 10"	\$ 150.00
Return Mail Fee	\$ 3.00	Late Fee (per month)	\$ 15.00
Research/Reconcilement (1 hr minimum)	\$ 25.00 per hr.	Box Closed - lost key replacement	\$ 25.00
Inactivity Fee – Monthly fee after 12 months of inactivity on checking and savings accounts.	\$ 5.00	Lock Replacement \$25.00 plus locksmith fees	
		Box Drilling \$25.00 plus locksmith fees	
Passbook Replacement Fee	\$ 20.00	<i>Discounts may be available.</i>	
Levy Processing/Account Attachment	\$ 50.00		
Cash Advance	\$ 5.00		
Duplicate Mortgage Discharge	\$ 25.00		
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

WIRE TRANSFER

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

COIN MACHINE USE

CSB Customers	FREE
Non-CSB Customers	5%

Contact Us

Telephone Connecting all offices:

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

Bank With Us

clintonsavings.com
csbmobilebanking.com



MEMBER FDIC
MEMBER DIF

CLM-631E 02/23

Office Locations:

24 Hour ATM service available at all locations

Berlin
978-838-2286

Bolton*†
978-779-2857

Boylston*†
508-869-3122

Clinton*†
978-365-3700

*Safe Deposit Boxes Available
†Night Depository

Shrewsbury*†
978-365-8960

Sterling*†
978-422-8133

West Boylston*†
508-835-9944



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