

CONSUMER FEE SCHEDULE

Effective September 1, 2026

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.)

Less Stress Checking Account

– Monthly Maintenance Service Charge \$ 5.00

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 (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

Outbound Funds Transfers

Standard \$ 5.00
 Next Day \$ 10.00

*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 (One free per day if withdrawn from a CSB account.)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 (One free per day if withdrawn from a CSB account.)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

***Reminder - An item or payment may be presented multiple times and may incur a fee each time payment is presented if the amount of money in your account is not sufficient to cover the payment, regardless of the number of times the item is presented.

New Account Closeout (Within the first six months of account opening.)	\$ 25.00
Club Account Early Withdrawal Fee	\$ 15.00
Document Replacement Fee (Duplicate Statements, Duplicate Checks, tax forms, etc.)	\$ 5.00
Check Printing Charge	Fee depends on check style
Temporary Checks (per sheet)	\$ 3.00
Failure to provide correct TIN	\$ 25.00
Return Mail Fee	\$ 5.00
Research/Reconciliation (1 hr minimum)	\$ 25.00 per hr.
Inactivity Fee – Monthly fee after 12 months of inactivity on checking and savings accounts.	\$ 5.00
Passbook Replacement Fee	\$ 20.00
Levy Processing/Account Attachment	\$ 100.00
Cash Advance	\$ 5.00
Duplicate Mortgage Discharge	\$ 25.00
CPA & Legal Confirmations	\$ 25.00
CSB check cashed for non-CSB customer	\$ 5.00

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
IRA Transfer Fee	\$ 25.00

SAFE DEPOSIT SERVICES

Annual Box Rentals	
2" x 5"	\$ 35.00**
3" x 5"	\$ 45.00**
5" x 5"	\$ 55.00**
3" x 10"	\$ 70.00**
5" x 10"	\$ 110.00**
10" x 10"	\$ 155.00**
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	\$ 15.00
Foreign	\$ 20.00
Outgoing	
Domestic	\$ 25.00
Foreign	\$ 50.00**
plus correspondent bank fees (if rejected)	

COIN MACHINE USE

CSB Customers	FREE
Non-CSB Customers	5%

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

Contact Us

Telephone Connecting all offices:

978-365-3700

888-744-4272 (4CSB)

978-365-3450 - Commercial Lending

Bank With Us

Visit us online at clintonsavings.com

or on our consumer mobile app -

Clinton Savings Bank Mobile.



MEMBER FDIC
MEMBER DIF

NMLS #422081

CLM-631E 09/26

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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**Clinton
Savings Bank**

An experience you can bank on.