

# CONSUMER FEE SCHEDULE

Effective September 1, 2018

## 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.)	

### 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.)	

### 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)	

## 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(One free per day if withdrawn from a CSB account)	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(One free per day if withdrawn from a CSB account)	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 <b>calendar</b> 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
<b>Returned Deposited Item</b>	<b>\$ 7.81**</b>
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 (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
Special Mail Handling 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
Cash Advance	\$ 5.00
Duplicate Mortgage Discharge	\$ 25.00
CRA Evaluation	\$ 3.00
CPA & Legal Confirmations	\$ 25.00

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

#### 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 (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



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

**Sterling**\*†  
978-422-8133

**West Boylston**\*†  
508-835-9944

\*Safe Deposit Boxes Available  
†Night Depository



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