

North Cambridge Co-operative Bank
Account Fee Schedule
Effective 4/1/2022

	<u>Fee</u>
NOW Checking	
Minimum Opening Balance	\$100.00
Minimum Daily Balance	\$100.00
Monthly Charges if Daily Balance is below \$100.00:	
Maintenance Service Charge	\$1.00
Charge per Check (after first 4 checks)	\$0.25
Basic Checking	
Minimum Opening Balance	\$10.00
Monthly Charges:	
Maintenance Service Charge	\$3.00
Per Check Paid	\$1.00
(Cost per withdrawal exceeding 15 per month. A withdrawal can include a check, pre-authorized withdrawal or cash withdrawal. Excludes foreign ATM fees.)	
Money Market Deposit Account	
Minimum Opening Balance	\$2,500.00
Monthly Charges if Daily Balance is Below \$500.00:	
Maintenance Service Charge	\$1.00
Per Check Paid (after first 4 checks)	\$0.25
Tiered Rate Money Market Account	
Minimum Opening Balance	\$10,000.00
Monthly Charges if Daily Balance is Below \$500.00:	
Maintenance Service Charge	\$1.00
Per Check Paid (after first 4 checks)	\$0.25
Business Checking Account	
Minimum Opening Balance	\$1,000.00
Monthly Charges if Daily Balance is Below \$1,000.00:	
Maintenance Service Charge	\$2.00
Per Transaction Fee (debit or credit)	\$0.25
IOLTA (Interest on Lawyers Trust Account)	
Minimum Opening Balance	\$500.00
Monthly Charges if Daily Balance is Below \$500.00:	
Maintenance Service Charge	\$1.00
Interest earned is forwarded to the MA IOLTA Committee	

The following Services and Fees apply to all accounts

ATM/Debit Service Charge:
Foreign Charges:

Per ATM Withdrawal Service Charge	\$0.75
Per ATM Inquiry Service Charge	\$0.50
POS (Point of Sale) Purchases	\$0.00
POS (Point of Sale) Inquiries	\$0.00
(Foreign ATMs may surcharge non-customers)	
VISA International Service Assessment (ISA) Fee:	1% of transaction amount
Debit Card Replacement	\$10.00

Depositors Age 65 or Older or 18 or Younger

If you fall within these age groups and you so notify the bank, your monthly checking or regular savings account fees will be waived and the charge for insufficient funds will be \$5.00. Standard checks will be provided free of charge.

Fees for overdrawing an account apply to an overdraft created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

<u>Item</u>	<u>Fee</u>
*Uncollected Funds Charge	\$22.50
*Insufficient Funds Charge	\$22.50
*Commercial Uncollected Funds Charge	\$22.50
*Commercial Insufficient Funds Charge	\$22.50
*An item returned unpaid due to insufficient funds may be represented multiple times with an insufficient funds charge being assessed each time it is returned. We do not control the number of times a transaction is presented for payment.	
Returned Check Charge (deposited items)	\$5.00
Overdraft Protection Trans Fee (per daily transfer)	\$5.00
Stop Payment Fee – checks & direct debits	\$22.50
Temporary Blank Checks (each)	\$1.00
Research of Account Records (per hour)	\$20.00
Check Reorder Charge	Variable
Interim Statement	\$ 5.00
Duplicate copies:	
Check	\$5.00
Statement	\$5.00
Bank Check	\$5.00
Money Order	\$5.00
Documents (per copy)	\$1.00
Lost Passbook Fee	\$15.00
Collection Item Fee	\$10.00
Balance Verification Letter	\$10.00
Money Orders	\$2.00
Money Orders (Senior Citizens per check)	\$1.00
Bank Check	\$3.00
Stop Payment Fee Bank Check & Money Order (bond may be required)	\$22.50

Wire Transfer		
Incoming	Wire	\$10.00
Outgoing	Wire	\$20.00
Repetitive Domestic	Wire	\$15.00
Foreign	Wire	\$40.00
Repetitive Foreign	Wire	\$30.00
Notary Fee (non-customers)		\$1.25
Abandoned Property Fee		\$25.00
Tax Levy Fee		\$25.00
Attachment or Assignment Fee		\$25.00
Confirmatory Discharge		\$45.00
Copies (per copy)		\$ 1.00
On-Us checks cashed for non-customers		\$ 5.00