

Fees Applicable to All Accounts

Replacement Debit Card	\$ 20.00
Returned deposited item	\$ 5.00
Statement copies	\$ 2.50
Wire transfer	\$ 20.00
Stop payment fee	\$ 15.00
Overdraft fee	\$ 20.00
Abandoned Property fee (1)	\$ 25.00

Share Draft Account Fees:

Monthly service fee	N/A
Canceled Draft Copy	\$ 2.50
Bill Payment Services (2)	\$ 5.95
Expedited Bill Payment (if available)	\$ 9.95
Account Balancing Fee per hour with \$5.00 minimum	\$ 5.00

The Credit Union may exercise its option to close a Share Draft Account should any one of the following occur:

- 12 or more returned overdrafts during the past 12 months
- 6 or more returned overdrafts in one calendar month
- 3 or more returned overdrafts in the first 30 days of account opening
- when an account maintains a zero or negative balance for 30 consecutive days with no deposit activity
- any time the Credit Union determines the account owner, or authorized signer, has abused the privilege of the Share Draft Account

Verbal notification of this action will be immediate with written notification being sent by first class mail.

Overdraft Procedures

The Credit Union is under no obligation to pay a share draft or ACH debit that exceeds the fully paid and collected balance of the share draft account. The Credit Union may, however, pay such a request and transfer shares to the share draft account in the amount of the resulting overdraft, plus any service charge(s), as per my selection on my Share Draft Account Agreement. The Credit will not honor ACH debits on a regular

share account that exceeds the fully paid and collected balance of the account.

Overdraft fee	\$ 20.00
Automatic Share Transfer	\$ 1.00
From regular Share Account to cover resulting overdraft. See Limits to Frequency of Transactions in the Electronic Banking Disclosure Statement.	
Automatic Line of Credit Advance	\$ 1.00
Transfer in the amount of resulting overdraft	
Combine Transfer	\$ 2.00
Transfer in the amount of resulting overdraft, first from regular Share Account, then Line of Credit	

Share Accounts Fees

Excessive share withdrawals (3)	\$ 2.00
---------------------------------	---------

Limitations and Fees for ATM and VISA CHECK Card

Daily ATM withdrawal limit	\$ 200.00
Daily POS limit	\$ 200.00
Combined withdrawal/POS	\$ 300.00
VISA Open to Buy limit (3 business day accumulation)	\$1,000.00

(1) Abandoned property is an account that has not had activity for a period of three years. The credit union by law is required to remit abandoned property annually to the state of Massachusetts. In order to avoid the fee please maintain an active account, i.e. deposit or withdraw at least once every three years.

(2) Bill Payment fee is waived with ACH Direct Deposit to Share Draft account.

(3) Fee applies to each Credit Union Counter check withdrawal greater than 4 per calendar month.