

Schedule of Charges

Checking Options	MINIMUM OPENING DEPOSIT	MONTHLY MAINTENANCE SERVICE CHARGE	HOW TO WAIVE THE MONTHLY MAINTENANCE SERVICE CHARGE AND OTHER CONDITIONS
Relationship Checking	\$25	\$10	Waived by maintaining a combined daily balance of \$4,000 or greater in Savings, Checking, CDs, IRAs or Loans (excluding VISA). Available with or without check images. Inactivity fee of \$10 if balance is less than \$1,000 with no activity for one statement cycle.
Cashback Banking	\$25	\$6	Waived by maintaining an average daily balance of \$100. \$2 paper statement fee applies.
ATM Rebate Banking	\$25	\$6	Waived by maintaining an average daily balance of \$100. \$2 paper statement fee applies.
Totally Free Checking	\$25	\$0	No monthly maintenance service charge.
Chelsea U Checking	\$25	\$0	No monthly maintenance service charge. \$2 paper statement fee applies.
Confidence Builder Banking	\$25	\$5	Waived by enrolling in eStatements or Direct Deposit. Insufficient and Uncollected Funds charges are not applicable to Confidence Builder Banking accounts. Not eligible for Overdraft Privilege Program.

Savings Options	MINIMUM OPENING DEPOSIT	MONTHLY MAINTENANCE SERVICE CHARGE	HOW TO WAIVE THE MONTHLY MAINTENANCE SERVICE CHARGE AND OTHER CONDITIONS
Statement Savings	\$25	\$2	Maintain a minimum daily balance of \$100. No charge if owner is at least 65 years of age, under 21 years of age, or if account has preauthorized transfer for payment of CGB loan or mortgage.
Passbook Savings	\$25	\$2	Maintain a minimum daily balance of \$100. No charge if owner is at least 65 years of age, or under 21 years of age.
Chelsea U Savings	\$25	\$0	No monthly maintenance service charge. \$2 paper statement fee applies.
Money Market	\$5,000	\$2	Maintain a minimum daily balance of \$200. Excess of three checks per month – \$5 each.
Money Market - Relationship	\$5,000	\$2	Maintain a minimum daily balance of \$200. Excess of three checks per month – \$5 each.

ATM / Debit Cards	FEE	NOTES
ATM Withdrawal Service Charge		
<ul style="list-style-type: none"> Chelsea Groton ATM Non- Chelsea Groton ATM 	\$0 \$1	Other financial institutions' service charges may apply when using non-Chelsea Groton ATMs.
ATM Inquiry Service Charge	\$0	Other financial institutions' service charges may apply when using non-Chelsea Groton ATMs.
Replacement Debit Card	\$5	



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Checks and Money Orders		
	FEE	NOTES
Money Order	\$2	
Bank Check	\$5	Bank Checks are complimentary for Relationship Checking Account customers
Overdrafts		
	FEE	NOTES
Insufficient Funds Charge – Item Returned or Item Paid	\$32	Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means.
Uncollected Funds Charge – Item Returned or Item Paid	\$32	
Overdraft Protection Service Charge	\$5	Deposit-to-deposit overdraft protection.
Other Fees		
	FEE	NOTES
Coin Redemption		Complimentary for individual members. Coin charges may apply for businesses.
Bill Pay – Overnight Payment	\$14.95	
Returned Mail	\$2	Per mail piece.
Failure to Provide Correct TIN	\$15	Additional IRS charges may apply.
Inactivity Fee	\$5	Fee assessed per statement cycle if no activity for one year and the account balance is below \$100.
IRA Direct Transfer to New Custodian	\$35	
Statement Copy Charge	\$3	Per statement.
Check Copy	\$2	
Research Charge	\$25	\$25 per hour with a \$25 minimum.
Temporary Checks	\$2	Per four checks.
Returned Item Fee (Deposited/Cashed)	\$15	
Stop Payment Fee	\$20	Check or ACH stop payment.
Stop Payment of Money Orders or Bank Checks	\$30	
Domestic Wire Out Fee	\$20	
Foreign Wire Out Fee	\$45	
Domestic/Foreign Wire In Fee	\$10	
Foreign Check Collection	\$25	Additional fees from correspondent banks will apply.