

**FEE SCHEDULE**  
**Personal & Business Fee Schedule**

**North Easton Savings Bank**  
**20 Eastman Street**  
**South Easton, Massachusetts 02375**  
**(508)238-2007**  
**www.northeastonsavingsbank.com**

**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$35.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Account Research, per hour	\$25.00
ATM/Debit Card Replacement	\$10.00
ATM/Debit Card Transaction - International	2.000% of transaction amount
ATM/Debit Card Transaction; ATM withdrawal service charge at any non-NESB ATM****	\$1.50
Check Cashing (Non-customer, On-Us)	\$5.00
Check Certification	\$15.00
Copy of Check or Item	\$3.00
Copy of Statement	\$5.00
Early Account Closing (within 90 day of opening)	\$15.00
Escheatment	\$50.00
Excess Transactions**	\$10.00
Foreign Item \$1,000 and over	\$35.00
Foreign Item less than \$1,000	\$10.00
Insufficient Funds, Overdraft Item*	\$35.00
Insufficient Funds, Returned Item*	\$35.00
IRA Custodial Service, annual	\$10.00
IRA Transfer	\$25.00
Liens, Levies, Attachments, each	\$20.00
Lost Passbook Replacement Fee	\$10.00
Money Order *1 free per day	\$3.00
Night Deposit, Nylon Deposit Bag	\$20.00
Night Deposit, Replacement Depository Key	\$10.00
No activity, per month***	\$4.00
Online Banking & Bill Payment	\$0.00
Overdraft Protection Transfer	\$5.00
Returned Deposit Item, Business Account	\$10.00
Returned Deposit Item, Personal Account	\$7.50
Safe Deposit Boxes - Annual Rentals - Varies Based on Size	
Safe Deposit Boxes - Late Payments, per month 30, 60 & 90 days late	\$10.00
Stop Payment Fee	\$35.00
Telephone Banking	\$0.00
Treasurer's Check *1 free per day	\$5.00
Uncollected Funds Item	\$35.00
Wire in charge	\$12.00
Wire out charge, Domestic	\$25.00
Wire out charge, International	\$40.00

\*Insufficient Funds, Overdraft and Returned Item fees apply to overdrafts created by check, debit card, in-person withdrawal, ATM withdrawal, or other electronic means. Insufficient Funds, Overdraft and Returned Item fees reduced to \$5.00 with 18/65 designation.

\*\*Fee for each transaction in excess of six per monthly statement cycle from a savings or money market accounts that originates as a preauthorized or automatic transfer; telephone, online or mobile transfer or payment; draft or point-of-sale transaction.

\*\*\*Applies to: Savings and Money Market accounts with balances less than \$250 and no activity for one year.

\*\*\*\*ATM withdrawals, transfers, and balance inquiries are subject to charge. Fee waived for REWARDChecking, REWARDChecking with REALSaver, E-asy Access Checking, 18/65 Checking Accounts, Veterans Checking, REALSaver. Additional fees may be charged by the owner of the ATM.