

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; ATM withdrawal service charge at any non-NESB ATM****	\$1.50
Check Cashing (Non-customer, On-Us)	\$5.00
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	\$7.11
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 and to \$20 for the Veteran's Checking Account. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

**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: Passbook Savings, Statement Savings, MyClub Savings, Money Market, Business Money Market, Main Street Commercial MMA, Main Street Money Market, Premium Money Market, Business Premier Leader MMA, Green Business MMA and Business Savings inactive for 365 days.

****ATM withdrawals, transfers, and balance inquiries are subject to charge.