

FOREIGN CURRENCY SERVICES

Draft..... \$ 30.00 ea.

SAFE DEPOSIT BOXES

Size (inches)	Annual Fee
1 x 4.5 up to 2 x 5	\$ 40.00 ea.
2.5 x 5.....	\$ 45.00 ea.
3 x 5	\$ 55.00 ea.
3 x 10	\$ 95.00 ea.
4 x 5.....	\$ 60.00 ea.
4 x 10.....	\$ 100.00 ea.
5 x 5.....	\$ 75.00 ea.
5 x 10	\$ 135.00 ea.
6 x 10.....	\$ 135.00 ea.
7 x 10	\$ 135.00 ea.
8 x 10	\$ 135.00 ea.
10 x 10	\$ 215.00 ea.
<small>(Safe deposit box contents are not insured by the FDIC or Middlesex Savings Bank.)</small>	
Safe Deposit Box Key (Lost)	\$ 25.00 ea.
Safe Deposit Box Late Charge Assessment	\$ 15.00 ea.
Safe Deposit Drilling.....	\$ 225.00 ea.

18/65 ACCOUNT HOLDERS

If you are under the age of 19 or are age 65 or older, you are entitled to certain account benefits for one checking account and one savings account. Some restrictions apply. See a Customer Service Representative for details.

For more information on our consumer and business products and services, please visit our website at www.middlesexbank.com or call us at 1-877-463-6287.

1-877-463-6287

www.middlesexbank.com

CONSUMER FEE SCHEDULE

Effective January 1, 2024



CHECKING ACCOUNT CHARGES

FREEDOM CHECKINGSM

FREEDOM *Platinum*[®]

Monthly Maintenance Charge \$ 29.00
Per Check Fee No Charge

(Monthly maintenance charge is waived, and all ATM surcharge fees from non-Middlesex ATMs will be reimbursed per statement cycle if your combined balances are \$50,000 or more. Combined balances are average monthly balances in all deposit accounts plus all outstanding portfolio loan balances.)

FREEDOM *Gold*[®]

Monthly Maintenance Charge \$ 19.00
Per Check Fee No Charge

(Monthly maintenance charge is waived, and all ATM surcharge fees from non-Middlesex ATMs will be reimbursed per statement cycle if your combined balances are \$10,000 or more. Combined balances are average monthly balances in all deposit accounts plus all outstanding portfolio loan balances.)

FREEDOM *Blue*[®]

Monthly Maintenance Charge No Charge
Per Check Fee No Charge

(Five ATM surcharge fees from non-Middlesex ATMs will be reimbursed per statement cycle if account holder has at least one direct deposit during the statement cycle. If account holder is under 26 years of age, direct deposit is not required to receive five ATM surcharge fee reimbursements.)

NOW CHECKING

Monthly Maintenance Charge \$ 15.00
Per Check Fee No Charge

(Monthly maintenance charge and ATM surcharge fees are waived if average monthly balance is equal to or greater than \$1,000.)

BANK SERVICES/CHARGES

ATM AND DEBIT MASTERCARD[®] CHARGES

Debit Card and POS Purchases No Charge
Card Replacement^{^^} \$ 10.00
ATM Service Charge* \$ 2.00

ELECTRONIC BANKING

Online Banking No Charge
MSB eDepositSM Services No Charge
Bill Payment Services No Charge
Mobile Banking No Charge
Telephone Banking No Charge

WIRE TRANSFER FEES

Outgoing Domestic Wire Fee^{** ^^} \$ 27.00
Repetitive Domestic^{** ^^} \$ 24.00
Outgoing Foreign Wire Fee (U.S. Dollars/
Foreign Funds) \$ 45.00
Incoming Domestic^{** ^^}/Foreign Wire Fee^{** ^^} \$ 15.00

CHECKS PROCESSED

Foreign in U.S. Funds Varies
Foreign in Foreign Funds Varies
Canadian in U.S. or CAD Funds \$ 15.00 ea.
U.S. Funds, Outgoing/Incoming Collection \$ 20.00 ea.
Returned Deposited/Cashed Check Fee
Foreign Funds Varies
U.S. Funds \$ 7.15 ea.

OVERDRAFT PROTECTION

Line Of Credit Variable Rate
(for qualified accounts only)
Overdraft Transfer Fee[^] \$ 6.00

OTHER FEES

Insufficient Funds Charge \$ 35.00
(Checks/electronic charge presented or represented against non-sufficient funds or returned for any reason)
for 18/65 account holders \$ 5.00
Stop Payment Fee^{** ^^} \$ 32.00
for 18/65 account holders \$ 10.00
Reconciliation/Research \$ 30.00/hr.
History/Check Clearing Inquiry (per request) \$ 3.00
Temporary Check^{† ^^} \$ 1.00 ea.
Statement Copy^{^^} \$ 5.00 ea.
Check Copy^{^^} \$ 5.00 ea.
Treasurer's Checks^{^^} \$ 8.00 ea.
Money Orders^{^^} \$ 5.00 ea.
Abandoned Property Fee \$ 40.00
Account Inactivity Fee \$ 6.00/mo.
(Applies to NOW Checking accounts. Accounts are inactive after 365 days without a customer-initiated transaction.)
Lost Passbook \$ 10.00
Tax Levy Fee (per account) \$ 110.00
Retirement Plan Fee^{††} \$ 15.00/yr.
Retirement Trustee Transfer (Outgoing) \$ 30.00
Check Order Varies

(The cost of checks depends on the style. Standard style checks are free to 18/65 account holders, and an initial supply of free standard style checks is provided to new Freedom Blue accounts. Freedom Platinum and Freedom Gold accounts come with free standard style checks for the life of the account).

* Waived on NOW, Freedom Checking accounts and all 18/65 account holders. Charge applies to all transactions. Other banks may impose a surcharge for use of their ATM machines.

** Service free to Freedom Military Banking customers.

† Service free to 18/65 account holders and Freedom Military Banking customers.

†† Maximum two retirement plan fee waivers per account per year for Freedom Gold and Freedom Platinum customers.

^ Waived for Freedom Gold and Freedom Platinum customers.

^^ Waived for Freedom Platinum customers.