

Schedule of Service Fees

Insufficient Funds Charge (Paid) \$35.00*

*Fee applies to overdrafts created by check, or other electronic means.

Insufficient Funds Charge (Returned) \$35.00*

*Fee applies to overdrafts created by check, or other electronic means.

Uncollected Funds Charge (Paid/Returned) \$35.00*

*Fee applies to overdrafts created by check, or other electronic means.

*\$5.00 fee for customers age 18 or under or 65 or over if the customer notifies TCB of his/her eligibility.

Stop Payment \$35.00

Attachment/Levy \$60.00

Returned Deposited Item:

Personal Account Limited to MA State Law

Commercial Account \$15.00

Return Checks on Loan Payments \$30.00

Money Order (TCB Customers Only) \$5.00

Bank Checks (TCB Customers Only) \$7.00

Temporary Checks (Sheet of 3 Checks) xw\$5.00

Self Service Coin Counting:

Customer No Charge

Non-Customer 10% of Total Amount

Full-Service Coin Counting (Customers Only):

Amounts Up to \$50.00 No Charge

Amounts \$50.00 and Over 10% of Total Amount

Wire Transfer:

Incoming Domestic \$15.00

Incoming Foreign \$35.00

Outgoing Domestic \$30.00

Outgoing Foreign \$40.00

Coupon Collection (Per Envelope) \$25.00

Foreign Collection \$25.00
(Plus Pass-thru Fees and Applicable Exchange Rates)

Overdraft Transfer from Savings \$10.00

CD Penalty Early Withdrawal:

3–9 Month Term 3 Month Interest

1–5 Year Term 6 Month Interest

Account Research (Per Hour) (\$45.00 Minimum) \$45.00

Copy of Check or Document \$10.00

Copy of Bank Statement \$10.00

Notary Service Free

Signature Guarantee \$50.00

Abandoned Property Fee \$75.00

Close Deposit Account Before 6 Months \$20.00

IRA Transfer Outside Bank \$45.00

ATM Transaction Fee (Cash Withdrawal or Balance Inquiry):

TCB ATM No Charge

Non-TCB ATM \$3.00

ATM/Debit Card Replacement Fee \$25.00
(Additional Charge for Express Delivery)

TCB Online Banking No Charge

Bank to Bank External Transfers (via Online Banking):

Transfer from Another No Charge
Financial Institution

Transfer to Another \$5.00
Financial Institution

Online Bill Payment No Charge

Rush Delivery (Next Business Day) \$14.95

Rush Delivery (Two Business Days) \$9.95

Safe Deposit Annual Rental Fee:

2"x5"x21" \$50.00

3"x5"x21" \$55.00

5"x5"x21" \$70.00

3"x10"x21" \$85.00

5"x10"x21" \$120.00

10"x10"x21" \$150.00

Other Safe Deposit Fees:

Key, Lock and Drill Charge \$350.00

Late Payment \$25.00

Replacement of Lost Key and Lock \$100.00

Excess Transaction Fee:

MMDA and Savings (Per Item) \$10.00

Check Printing Fee Varies

Confirmatory Discharge Fee \$150.00

Subordination Agreement \$150.00

*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.