

Schedule of Service Fees – Consumer Accounts

Insufficient Funds Charge (Paid/Returned)	\$30.00*	Notary Service.....	Free
Uncollected Funds Charge (Paid/Returned)	\$20.00*	Signature Guarantee.....	\$50.00
*Fee applies to overdrafts created by check, or other electronic means.		Abandoned Property Fee.....	\$75.00
*\$5.00 fee for customers age 18 or under or 65 or over if the customer notifies TCB of his/her eligibility.		Close Deposit Account Before 6 Months.....	\$20.00
Stop Payment (check or ACH)	\$35.00	IRA Transfer Outside Bank.....	\$45.00
Attachment/Levy	\$60.00	ATM Transaction Fee (Cash Withdrawal or Balance Inquiry):	
Returned Deposited Item:		TCB ATM.....	No Charge
Personal Account	Limited to MA State Law	Non-TCB ATM	\$3.00
Business Account	\$15.00	ATM/Debit Card Replacement Fee.....	\$25.00
Return Checks on Loan Payments	\$30.00	(Additional Charge for Express Delivery)	
Money Order (TCB Customers Only)	\$5.00	TCB Online Banking.....	No Charge
Bank Checks (TCB Customers Only)	\$7.00	Bank to Bank External Transfers (via Online Banking):	
Temporary Checks (Sheet of 3 Checks)	\$5.00	Transfer from Another.....	No Charge
Self Service Coin Counting:		Financial Institution	
Customer	No Charge	Transfer to Another.....	\$5.00
Non-Customer	10% of Total Amount	Financial Institution	
Full-Service Coin Counting (Customers Only):		Online Bill Payment.....	No Charge
Amounts Up to \$50.00	No Charge	Rush Delivery (Next Business Day).....	\$14.95
Amounts \$50.00 and Over	10% of Total Amount	Rush Delivery (Two Business Days).....	\$9.95
Wire Transfer:		Safe Deposit Annual Rental Fee:	
Incoming Domestic	\$15.00	2"x5"x21"	\$50.00
Incoming Foreign	\$35.00	3"x5"x21"	\$55.00
Outgoing Domestic	\$30.00	5"x5"x21"	\$70.00
Outgoing Foreign	\$40.00	3"x10"x21"	\$85.00
Foreign Collection	\$25.00	5"x10"x21"	\$120.00
(Plus Pass-thru Fees and Applicable Exchange Rates)		10"x10"x21"	\$150.00
Overdraft Protection	\$10.00	Other Safe Deposit Fees:	
(Transfer from Savings or MMDA)		Key, Lock and Drill Charge	\$350.00
CD Penalty for Early Withdrawal:		Late Payment.....	\$25.00
Terms 1 Year or Less	90 Days Interest*	Replacement of Lost Key and Lock.....	\$100.00
Terms More Than 1 Year	182 Days Interest*	Check Printing Fee	Varies
*On amount withdrawn subject to penalty		Confirmatory Discharge Fee.....	\$150.00
Account Research (Per Hour) (\$45.00 Minimum) ...	\$45.00	Subordination Agreement.....	\$150.00
Copy of Check or Document	\$10.00		
Copy of Bank Statement	\$10.00		

*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. Fee applies 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. TCB limits the number of insufficient funds charges per day to one (1); and limits the number of uncollected funds charges per day to one (1). TCB will not charge a fee for items or payments of \$50 or less.