Effective Date: November 1, 2026

# Schedule of Service Fees – Consumer Accounts

Insufficient Funds Charge (Paid/Returned) .....$30.00*

Uncollected Funds Charge (Paid/Returned) .....$20.00*

*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 (check or ACH) .....$35.00

Attachment/Levy ..... $60.00

Returned Deposited Item:

- Personal Account ..... Limited to MA State Law
- Business 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) ..... $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

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

Overdraft Protection .....$10.00
(Transfer from Savings or MMDA)

CD Penalty for Early Withdrawal:

- Terms 1 Year or Less ..... 90 Days Interest+
- Terms More Than 1 Year ..... 182 Days Interest+

+On amount withdrawn subject to penalty

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 Financial Institution.....No Charge
- Transfer to Another Financial Institution.....$5.00

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

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. 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.

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