



EFFECTIVE APRIL 1, 2017

**SCHEDULE OF FEES
EFFECTIVE APRIL 1, 2017**

Account Fees

Insufficient Funds Service Charge	\$30.00
18/65 Insufficient Funds Service Charge	\$5.00
	\$15.00
Sweep Transaction Fee	per day
**ODP Paid Item Charge	\$30.00
Neg bal srvc chg fee (daily overdraft fee: Per day starting on the 10th calendar day your account is overdrawn and each subsequent bank business day* your account is overdrawn and continues to stay in the negative)	\$3.00
Account Research (minimum per hour)	\$25.00
Account Reconciliation (minimum per hour)	\$25.00
Copy of Statement	\$5.00
Stop Payment Service Charge	\$30.00
Excess Transaction Fee	\$10.00
New Account Closed within 180 days of opening	\$10.00
Lost Passbook	\$20.00
Flat fee/dormancy fee for inactive account after two years will be charged per month until the account is active again	\$5.00
Dormancy Fee (charged one time) An account is dormant if for three years you have made no deposits or withdrawals to the account	\$50.00
IRA External Transfer Fee	\$30.00
	Fee depends on style of check ordered
Check Order Service Charge	.50
Temporary Check(s)	per check

*For determining the subsequent consecutive Negative Balance Service Charge Fee, every day is a business day except for Sunday's and federal holidays.

**The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal or other electronic means.

ATM/Debit Card Services

Visa Checkcard Replacement	\$20.00
Rush Order for New ATM Card	\$35.00
Non Proprietary ATM w/d	\$1.00

Checks

Money Orders	\$3.00
Cashier's Checks	.50 Senior Citizens \$4.00
Stop Payment Service Charge Money Orders/Cashier's Checks	\$40.00

Funds Transfers

Domestic Wire transfer fee - Incoming	\$20.00
Domestic Wire Transfer Fee - Outgoing	\$25.00
Foreign Wire Transfer Fee - Incoming	\$45.00
Foreign Wire Transfer Fee - Outgoing	\$45.00

Foreign Funds

Canadian Deposit Item	\$40.00 per item
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Other

Levy Processing	\$75.00
Research Photocopies	\$5.00
	\$3.00
Copy of Check	per check
Returned Item Service Charge	\$5.71
Transaction Printouts	\$1.00
Copies of 1099,1098	\$5.00
	\$15.00
Night Deposit Key	per key
Notary Service - customers	Free
Notary Service - non-customers	\$1.25
Backup Withholding Set up Fee	\$10.00
Returned Mail (per month, per acct.)	\$10.00

Checking Accounts

Secure Checking	\$4.95 monthly flat fee
	\$4.95
Advantage Secure Checking	monthly flat fee

Safe Deposit Box Rental Fees

2 X 5 Box	\$30.00
3 x 5 Box	\$35.00
5 x 5 Box	\$48.00
3 x 10 Box	\$56.00
5 x 10 Box	\$65.00
10 x 10 Box	\$125.00
10 x 15 Box	\$150.00
Lockers (G)	\$150.00
Chest/Combo (W)	\$175.00

All Boxes are 24" long

Safe Deposit Box Fees

Drill Box	Pass Thru Plus \$5.00
Lost Key	\$25.00
	\$5.00
Late Fee	monthly

Based upon availability at Gardner and Winchendon Locations

Lessor does not provide insurance for the contents of your box

Privacy Notice

Colonial Co-operative Bank will no longer be mailing you our Privacy Notice annually.

Our Privacy Notice has not changed and is available at <http://www.colonial4banking.com/regulatory/privacy.html>.

If you would like a copy mailed to you, please call us at 1-877-258-1193.

www.colonial4banking.com

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