



FEE SCHEDULE

Fees applicable to all deposit accounts (effective December 1, 2021):

Account Research (per hr)	\$25.00
Automated Overdraft Protection Transfers Per day of overdraft	\$ 5.00
Bank Check	\$ 5.00
Canadian Check Payable in U.S. Funds Processing	\$15.00
Card Replacement - ATM	\$10.00
Card Replacement - Debit	\$10.00
Check Copy Fee	\$ 1.00
Counter Checks (per sheet)	\$ 1.50
Early Account Close Out Fee (3 mos.)	\$15.00
Exceed limit of 6 third party items per statement (Savings/MMDA)	\$10.00
Foreign Collection (up to)	\$50.00
Incorrect Address Research Fee	\$ 5.00
IRA Transfer Fee	\$25.00
Levy/Attachment Processing	\$50.00
Lost Passbook Replacement	\$15.00
Money Order	\$ 5.00
Non-Bank Owned ATM Withdrawal (charged when statement is cycled)	\$ 1.00
NSF* (Insufficient Funds)	\$33.00
Return Item Fee	\$ 7.11
Statement Copy (per copy)	\$ 5.00
Stop Payment Fee (per item)	\$33.00
Telephone transfers - Live Transfer by phone (each)	\$ 5.00
Unclaimed Property Processing Fee	\$25.00
Uncollected Funds	\$33.00
<u>Wire Transfers</u>	
Incoming Domestic	\$10.00
Incoming International	\$20.00
Outgoing Domestic	\$25.00
Outgoing International (US currency)	\$40.00
Outgoing International (foreign currency)	\$50.00

Access Checking Accounts Only

Non-Bank Owned ATM Withdrawal (charged when statement is cycled)	\$2.00
Monthly Paper Statement Fee (mailed)	\$2.00

CURRENCY CONVERSION:

You can use your Bank ATM card or Debit MasterCard® in a currency other than US Dollars. MasterCard International Incorporated will convert the charge into a US Dollar amount. MasterCard International transaction fees are itemized into two categories and disclosed separately from the actual transaction. A currency conversion fee of 0.2% is charged for any foreign transaction that is conducted in foreign currency. This fee does not apply if the transaction is in US currency. An international fee of 0.9% is charged for cardholder transactions occurring outside the United States, regardless of any currency conversion.

* Please note, if we return an item NSF it will likely be automatically resubmitted by the financial institution the item was drawn on and potentially could result in an additional per item Overdraft/NSF Fee when resubmitted if the amount of the item still exceeds the amount of available funds in your account.

Questions? Visit any location or call the Bank at (877) 682-0334.



GREENFIELD Cooperative Bank
NORTHAMPTON Cooperative Bank
A Division of Greenfield Cooperative Bank