



DATE _____	Minimum Deposit to Open Account	Monthly Maintenance Fees	Service Charges (Deposits and Checks)	Minimum Daily Balance to Avoid Fees	Minimum Daily Balance to Obtain APY	Interest Rate	Annual Percentage Yield (APY)	Transactions at Non-Walpole Co-operative Bank ATMs*	Account Terms
<b>Easy Checking Account</b>	\$20.00	None	None	None	N/A			No Cost	<p><b>Account Terms</b></p> <ul style="list-style-type: none"> <li>Your interest rate and annual percentage yield may change. There are no maximum or minimum limitations to the amount that this rate may change.</li> <li>We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.</li> <li>Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest is credited on the monthly statement end date. If you close your account before interest is credited, you will receive the accrued interest to the close-out date.</li> </ul> <p><b>For High Rate Checking &amp; Senior Checking Accounts</b></p> <p>There is no charge for each order of 150 speciality wallet checks – Lemon (High Rate Checking Account), Mint (Senior NOW Checking Account)</p> <p><b>For Personal Money Market &amp; Statement Savings Accounts</b></p> <ul style="list-style-type: none"> <li>You are permitted or authorized to make no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per statement cycle to another account at this bank or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction, or by check, draft, debit card or similar order and payable to third parties.</li> </ul> <p><b>For Passbook Savings Accounts</b></p> <ul style="list-style-type: none"> <li>The Passbook Savings account requires that the passbook be presented for all transactions. ATM, Online Banking and ACH debit transactions are not allowed.</li> </ul> <p><b>Massachusetts 18/65 Law</b></p> <p>If you are under the age of 19 or are age 65 or older you can choose from a Easy Checking Account or Senior Now Account and a Statement Savings Account or Passbook Savings Account and pay no monthly maintenance charge or per transaction fee (Deposits or checks), no fee for the initial order or subsequent refills of basic wallet checks offered by the bank. A reasonable charge, as determined by the commissioner of banks, may be assessed on transactions refused because of insufficient funds. Please contact customer service at 508.668.1080 to notify the bank of your eligibility for such accounts.</p>
<b>High Rate Checking Account</b> Minimum balance to earn interest \$50,000.00 or more \$20,000.00 to \$49,999.99 \$10,000.00 to \$19,999.99 \$0.01 to \$9,999.99	\$20.00	None	\$0.35 each	\$2,500.00	\$0.01	_____	_____	No Cost	
<b>Easy Interest Checking Account</b>	\$20.00	\$2.50	\$0.25 each	\$500.00	\$0.01	_____	_____	6 included Additional \$0.65 each	
<b>Senior NOW Checking Account</b> For customers age 62 years of age or older	\$20.00	None	None	N/A	\$0.01	_____	_____	No Cost	
<b>Statement Savings Account</b>	\$10.00	None	See Account Terms	N/A	\$0.01	_____	_____	6 included Additional \$0.65 each	
<b>Passbook Savings Account</b>	\$10.00	None	See Account Terms	N/A	\$0.01	_____	_____	N/A	
<b>Personal Money Market Account</b> Minimum balance to earn interest \$50,000.00 or more \$20,000.00 to \$49,999.99 \$10,000.00 to \$19,999.99 \$0.01 to \$9,999.99	\$20.00	\$2.50	See Account Terms	\$1,000.00	\$0.01	_____	_____	6 included Additional \$0.65 each	

**Miscellaneous Charges**

**Overdraft:**

Insufficient or Uncollected Funds – Fee is imposed for overdrafts created by checks, in-person withdrawals, or by any other electronic means, as applicable.

(per item) . . . . .	\$ 15.00
Return Items . . . . .	\$ 4.73
Stop Payments . . . . .	\$ 12.00
Certification . . . . .	\$ 10.00
Treasurer Checks . . . . .	\$ 2.00
Money Orders . . . . .	\$ 1.00

**Wire Transfers:**

Incoming . . . . .	\$ 5.00
Outgoing . . . . .	\$ 10.00
Check Collection (per item) . . . . .	\$ 12.00
Legal Processing (per garnishment or levy) . . . . .	\$ 20.00
Deluxe Check Order . . . . .	Price varies

**Research:**

Hourly Rate (per hour) . . . . .	\$ 20.00
Per Copy . . . . .	\$ 5.00
Statement Copies (per statement) . . . . .	\$ 5.00
Online & Mobile Banking . . . . .	No monthly fee
Bill Payment – Same Day Payment . . . . .	\$ 9.95
Bill Payment – Next Day Payment . . . . .	\$ 14.95
Popmoney – Send Money – \$1.00 and above	
Send Money . . . . .	\$ 0.50
Next Day . . . . .	\$ 0.50
Popmoney – Request Money	
Transaction Amount	
\$1.00 to \$249.99 . . . . .	\$ 0.50
\$250.00 to \$999.99 . . . . .	\$ 0.75
\$1,000.00 and above . . . . .	\$ 1.50
Popmoney – E-Greeting . . . . .	No charge
Popmoney – Stop Payment . . . . .	No charge
A2A Transfer	
Incoming . . . . .	No charge
Outgoing . . . . .	\$ 1.00

**Safe Deposit Boxes:**

Box Sizes	Annual Fees
3x5 . . . . .	\$ 40.00
5x5 . . . . .	\$ 55.00
3x10 . . . . .	\$ 80.00
5x10 . . . . .	\$ 90.00
7x10 . . . . .	\$ 110.00
10x10 . . . . .	\$ 150.00
Lost Safe Deposit Key (each) . . . . .	\$ 15.00
Safe Deposit Drilling . . . . .	\$ 155.00

**\*Please note:** We are not responsible for ATM "surcharges" that may be imposed by other financial institutions or ATM owners.

