

AVIDIA BANK
 SCHEDULE OF FEES – PERSONAL ACCOUNTS
 Effective June 1, 2013

ATM / DEBIT CARD

Foreign ATM	\$ 2.50
Expedited Card	\$50.00
Inactive Debit Card (After 90 days up to 12 months) per month	\$ 1.00

MAINTENANCE FEES

Most Account	\$10.00
(If balance falls below \$7,500 required daily balance)	
Value NOW Account	\$ 5.00
(If balance falls below \$1,000 required average daily balance)	
All Money Market Deposit Accounts	\$ 5.00
(If balance falls below \$1,000 required daily balance)	

MISCELLANEOUS FEES

Abandoned Property Fee	\$40.00
Annual IRA Fee	\$15.00
IRA Transfer Fee	\$25.00
Check Certification	\$20.00
Check Collection Item	\$30.00+
Counting of Coin	\$ 5.00
(24 hours pick up; fee waived if deposited)	
Excessive Transactions	\$10.00
(Per transaction, per statement cycle, Savings and Money Market Deposit Accounts after 6 transactions)	
Foreign Draft	\$30.00
Foreign Currency	\$30.00
Inactive Accounts	\$ 2.00
(Fee per month after 12 months of inactivity)	
Levy Fee (Per levy)	\$40.00
Loan Payoff Facsimile Fee	\$10.00
Medallion Signature Guarantee	\$10.00
New Account Closed (closed within six months of opening)	\$25.00
Notary Fee (For non customers)	\$ 1.25
OD Transfer Charge	\$ 5.00
Research Fee (per hour - \$15.00 minimum)	\$25.00
Return Mail	\$ 3.00
Stop Payment	\$25.00#+
Summons to Trustee	\$40.00
Treasurer's Check	\$ 5.00#+
Wire Transfers	
Incoming	\$10.00
Domestic	\$20.00
International US Dollars	\$20.00
International Foreign Currency	\$40.00

OVERDRAFT ITEMS

EFT Non-Sufficient Funds (NSF)	\$30.00*
Non-Sufficient Funds (NSF Return Item Fee)	\$30.00*
Paid Overdraft Item (Paid Overdraft Item Fee)	\$30.00*
Return Checks, Loan Payment	\$30.00
Return Deposit Item	\$ 5.50+
Continuous Overdraft (per day after 5 consecutive days, up to 30 days)	\$ 2.00

- **Bold items indicate change**

+ waived for 18/65 accounts

waived for Avid Members

* Reduced to \$5.00 per 18/65 MA law



AVIDIA BANK
 SCHEDULE OF FEES – BUSINESS ACCOUNTS
 Effective June 1, 2013

ATM / DEBIT CARD

Foreign ATM	\$ 2.50
Expedited Card	\$50.00
Inactive Debit Card (After 90 days up to 12 months) per month	\$ 1.00

DEPOSIT ACCOUNTS

CORPORATE CHECKING ACCOUNT

Monthly Maintenance Fee	\$10.00
Per Check Fee	\$ 0.15
Per Deposit Fee	\$ 0.60
Per Item – within deposit	\$ 0.09

BASIC BUSINESS ACCOUNT

Per Check Fee (over 150) \$ 0.60

ALL MONEY MARKET DEPOSIT ACCOUNTS

Monthly Maintenance Fee	\$ 5.00
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(If balance falls below \$1,000 required daily balance)

MERCHANT EQUIPMENT AND SUPPLIES

Machine Tape	\$ 2.00 each
Imprinter Slips per package	\$ 5.00 each
Ink Cartridges	\$ 5.00 each
Logo Stickers	\$ 2.00

MISCELLANEOUS FEES

Abandoned Property Fee	\$40.00
Check Certification	\$20.00

Check Collection Item \$30.00

Counting of Coin (24 hours pick up; fee waived if deposited)	\$ 5.00
Excessive Transactions	\$10.00

(Per transaction, per statement cycle, Savings and Money Market Deposit Accounts after 6 transactions)

Foreign Draft	\$30.00
Foreign Currency	\$30.00
Levy Fee (Per levy)	\$40.00
Loan Payoff Facsimile Fee	\$10.00
Medallion Signature Guarantee	\$10.00
New Account Closed (closed within six months of opening)	\$25.00
Notary Fee (For non customers)	\$ 1.25
OD Transfer Charge	\$ 5.00
Research Fee (per hour - \$15.00 minimum)	\$25.00
Return Mail	\$ 3.00
Stop Payment	\$25.00
Summons to Trustee	\$40.00
Treasurer's Check	\$ 5.00
Wire Transfers	
Incoming	\$10.00
Domestic	\$20.00
International US Dollars	\$20.00
International Foreign Currency	\$40.00
Reverse Draw Down Wire	\$10.00

OVERDRAFT ITEMS

EFT Non-Sufficient Funds (NSF)	\$30.00
Non-Sufficient Funds (NSF Return Item Fee)	\$30.00
Paid Overdraft Item (Paid Overdraft Item Fee)	\$30.00
Return Checks, Loan Payment	\$30.00
Return Deposit Item	\$ 5.50
Continuous Overdraft (per day after 5 consecutive days, up to 30 days)	\$ 2.00

- **Bold items indicate change**

