

AVIDIA BANK
SCHEDULE OF FEES – PERSONAL ACCOUNTS
Effective April 1, 2022

ATM / DEBIT CARD

Expedited Card \$50.00

MAINTENANCE FEES

Value NOW Account \$ 5.00

(If balance falls below \$1,000 required average daily balance)

All Money Market Deposit Accounts \$10.00

(If balance falls below \$1,000 required daily balance)

MISCELLANEOUS FEES

Abandoned Property Fee \$50.00

IRA Transfer Fee \$35.00

Check Certification \$20.00

Foreign Check Collection Item (Non Canadian) \$35.00*

Counting of Coin (waived for customers) 7% of total

Inactive Accounts \$ 3.00

(Fee per month after 12 months of inactivity)

Levy Fee (Per levy) \$50.00

Medallion Signature Guarantee \$10.00

New Account Closed (closed within six months of opening) \$25.00

OD Transfer Charge (Sweep) \$ 5.00

Research Fee (per hour - \$15.00 minimum) \$30.00

Return Mail (Per Statement Cycle) \$ 5.00

Stop Payment \$25.00*

Stop Payment (Through Online Banking) \$15.00*

Summons to Trustee \$50.00

Treasurer's Check \$ 5.00*

Wire Transfers

Incoming \$10.00

Domestic \$25.00

International US Dollars \$25.00

International Foreign Currency \$50.00

Returned Wire \$15.00

OVERDRAFT ITEMS[∞]

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 \$ 7.00*

* Waived for 18/65 accounts (First Checking & Senior Checking)

‡ Reduced to \$5.00 per 18/65 MA law (First Checking & Senior Checking)

[∞]If an item that is presented for payment is returned as Non-Sufficient Funds or Paid Overdraft Item, your account will be charged the applicable fee. If the item is presented for payment again, your account will be charged a Non-Sufficient Funds fee for each time the item is presented and returned as non-sufficient unless upon any re-presentation of the item, the item is paid. However, if the payment causes an overdraft, your account will then be charged a Paid Overdraft Fee.