Avidia Bank

Schedule of Fees

Consumer accounts

Effective December 1, 2026

Maintenance Fees

Avidia Premier Checking Below $2,500 Required Average Daily Balance	**$8.00**
Avidia Premier Plus Checking & America 250 Checking Below $25,000 Required Average Daily Balance**	**$25.00**
Avidia Premier Money Market Below $2,500 Required Average Daily Balance	**$8.00**
Avidia Premier Plus Money Market Below $25,000 Required Average Daily Balance	**$25.00**

Overdraft Items∞

Non-Sufficient Funds (NSF Return Item Fee)	**$35.00‡**
Paid Overdraft Item (Paid Overdraft Item Fee)	**$35.00‡**
Return Loan Payment (Check or ACH)	**$35.00**
Return Deposit Item	**$7.00***

Safe Deposit Box Fees

Box Rental – 1.75 x 5	**$35.00**
Box Rental – 2 x 5	**$35.00**
Box Rental – 2.125 x 5	**$35.00**
Box Rental – 2.75 x 5	**$35.00**
Box Rental – 2.75 x 10.5	**$60.00**
Box Rental – 3 x 5	**$45.00**
Box Rental – 5 x 5	**$55.00**
Box Rental – 3 x 10	**$70.00**
Box Rental – 5 x 10	**$100.00**
Box Rental – 5 x 10.375	**$90.00**
Box Rental – 10 x 10	**$195.00**
Drilling/Re-Drilling	**$500.00**
Lost Key Replacement	**$50.00**
Box Rental Late Fee	**$10.00**

Miscellaneous Fees

Abandoned Property Fee	**$60.00**
IRA Transfer Fee	**$50.00**
Check Certification	**$20.00**
Foreign Check Collection Item (Non-Canadian)	**$35.00***
Foreign Check Collection Item Canadian	**$25.00***
Counting of Coin Waived For Customers on the First $100 of Coin Per Day	**7% of total**
Non-Customer Check Cashing	**$5.00**
Inactive Accounts Per Month After 12 Months of Inactivity	**$5.00**
Levy Fee (per levy)	**$100.00**
Medallion Signature Guarantee	**$10.00**
New Account Closed Within Six Months of Opening	**$30.00**
OD Transfer Charge (Sweep)	**$5.00**
Research Fee (Per Hour) One Hour Minimum	**$30.00**
Return Mail Per Statement Cycle	**$5.00**
Stop Payment	**$30.00***
Stop Payment - Bill Pay Check	**$35.00**
Legal Summons	**$100.00**
Treasurer's Check	**$7.00***

Wire Transfers

Incoming	**$15.00**
Domestic	**$30.00**
International US Dollars	**$40.00**
International Foreign Currency	**$40.00**
Returned Wire	**$25.00**

ATM / Debit Card

Expedited Card	**$50.00**
Debit Card - Replacement	**$10.00**

* Waived for 18/65 accounts (First Checking & Senior Checking)
‡ Reduced to $5.00 per 18/65 MA law (First Checking & Senior Checking)
** $25,000 minimum balance can be combined balances in Checking, Savings and Money Market Accounts in the name of the primary account owner. (Excludes HSA, IRA and CD accounts)
∞ 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-presentment of the item, the item is paid. However, if the payment causes an overdraft, your account will then be charged a Paid Overdraft Fee.

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