



PREMIER BUSINESS CHECKING

MONTHLY SERVICE CHARGES

Table with 2 columns: Description, Amount. Rows: Monthly Maintenance (\$25.00), First 500 Transactions (None), Per Transaction After First 500 (\$0.50)

Monthly Maintenance will be waived in each month during which you maintain a \$10,000 minimum daily balance or have \$25,000 minimum average daily balance...

ATM AND DEBIT CARD TRANSACTIONS

See ATM and Debit Card Services

MISCELLANEOUS CHARGES

See Miscellaneous Bank Services

COMMERCIAL CHECKING

MONTHLY SERVICE CHARGES

Table with 2 columns: Description, Amount. Rows: Monthly Maintenance (\$15.00), Item Paid (\$0.20), Electronic Debit or Credit (\$0.20), Deposit: First 10 Deposits (\$0.95), Each Additional Deposit (\$1.25), Deposited Item (\$0.15)

MONTHLY EARNINGS CREDIT ALLOWANCE

\$0.10 for each \$100 in average collected balance on deposit for the month is applied to reduce service charges.*

*Any monthly credit allowance earned will not be applied to reduce the monthly service charge assessed for each deposit after the first 10 deposits.

ATM AND DEBIT CARD TRANSACTIONS

See ATM and Debit Card Services

MISCELLANEOUS CHARGES

See Miscellaneous Bank Services

NO HIDDEN FEES BUSINESS CHECKING

MONTHLY SERVICE CHARGES

Table with 2 columns: Description, Amount. Rows: Monthly Maintenance (None), First 500 Transactions (None), Per Transaction After First 200 (\$0.50)

ATM AND DEBIT CARD TRANSACTIONS

See ATM and Debit Card Services

MISCELLANEOUS CHARGES

See Miscellaneous Bank Services

IOLTA CHECKING

MONTHLY SERVICE CHARGES

Table with 2 columns: Description, Amount. Row: Monthly Maintenance (None)

PREMIER COMMERCIAL MONEY MARKET

MONTHLY SERVICE CHARGES

Table with 2 columns: Description, Amount. Rows: Monthly Maintenance* (\$5.00), Excess Transactions over allowed limits (each)** (\$10.00)

*Monthly Maintenance will be waived in each month during which you maintain a \$10,000 minimum daily balance

**Transfers from your Premier Commercial Money Market Account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer...

MISCELLANEOUS CHARGES

See Miscellaneous Bank Services

CERTIFICATE OF DEPOSIT (CD)

MONTHLY SERVICE CHARGES

Table with 2 columns: Description, Amount. Row: Monthly Maintenance (None)

MISCELLANEOUS CHARGES

See Miscellaneous Bank Services

In the event that you are allowed to withdraw all or part of your deposit before maturity, a penalty may be imposed.

BUSINESS ADVANTAGE SAVINGS

MONTHLY SERVICE CHARGES

Table with 2 columns: Description, Amount. Rows: Monthly Maintenance (None), Excess Transactions over allowed limits (each)* (\$10.00)

*Transfers from your Premier Commercial Money Market Account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer...

MISCELLANEOUS CHARGES

See Miscellaneous Bank Services

ATM AND DEBIT CARD SERVICES

ATM CARD DAILY WITHDRAWAL LIMIT*

All Accounts\$500.00

DEBIT CARD DAILY WITHDRAWAL LIMIT*

ATM and/or Point-of-Sale\$500.00

Debit Card Purchases\$2,500.00

TRANSACTION CHARGES (PER TRANSACTION)**

	ECSB ATMs	Non-ECSB ATMs	
Withdrawal**	None	\$2.00	
Deposit	None	None	
Transfer	None	None	
Balance Inquiry	None	\$2.00	
Point-of-Sale Transaction Pinned			\$0.50

MISCELLANEOUS CHARGES

Lost Card\$10.00

*Daily withdrawal limit per card number.

**Please note: other financial institutions and independent ATM owners may assess a surcharge for transactions performed at their ATMs.

ONLINE BANKING SERVICES

Online Banking.....None

Online Bill PaymentNone

Expedited Payment (ACH or Check)\$25.00

Cash Management Services (Per Month):

Automated Clearing House (ACH) Origination\$25.00

Remote Deposit CaptureNone

TELEPHONE BANKING SERVICES

The Banking Connection.....None

MISCELLANEOUS BANK SERVICES

Abandoned Property (per account)\$75.00

Account closed within 90 days of opening\$10.00

Check PhotocopiesPrices Vary

Check PrintingPrices Vary

Collection Items (above cost)\$20.00

Combined StatementNone

Deposited Item Returned\$10.00

Duplicate Statement\$5.00

Foreign Exchange\$12.00

Inactive Account (per month)*\$5.00

Interim Statement\$5.00

Insufficient/Uncollected Funds Paid+/Returned\$35.00

Legal Process Levy/Attachment (Court)\$100.00

Money Order.....\$4.00

Money Order Stop Payment\$20.00

Research Fee (per hour and/or any fraction).....\$50.00

Stop Payment\$30.00

Treasurer's Checks\$8.00

Treasurer's Check Stop Payment\$20.00

Wire Transfer (incoming)\$15.00

Wire Transfer (outgoing)

 Domestic\$25.00

 International\$40.00

Coin/Currency Processing:

 Each \$1,000.00 Deposited**\$4.00

 Rolled Coin (per roll)\$0.03

Coin/Currency Orders:

 Order up to \$999.99\$5.00

 Order from \$1,000.00 to \$1,999.99\$10.00

 Order \$2,000.00 or more\$15.00

*Your checking account will be considered inactive after 12 consecutive months with no transaction activity, other than service charges and interest. This fee does not apply to the East Cambridge Checking.

**\$0.40 per \$100 deposited thereafter. Daily combined cash deposits totaling less than \$2,000 presented at the Bank will not be charged.

+This fee applies to overdrafts created by check, point-of-sale purchases, or certain other electronic transactions.

◆ 18/65 Fee Waiver may apply.

If you are 18 years of age or younger, or 65 years of age or older, you may be eligible to have one checking account and one savings account exempt from most service charges, with the exception of a \$5.00 charge for checks returned for insufficient funds. Please inquire for more information.