

FEE SCHEDULE

Effective 2/27/12

ATM Charges

- Lost ATM/Debit card replacement \$5.00
- ATM Transaction Charges:
 - At Adams Community Bank N/C
 - Other ATM Locations \$1.00
 - Other ATM Locations Inquiry ♦❖ N/C
 - POS (NYC) Charges (PIN based) ♦ \$0.25
 - POS Charges (Not PIN based) N/C

Checking & Savings Accounts

- Additional/Duplicate Statement \$3.00
- New Checking Account closing within 90 days ♦ \$15.00
- New Savings Account closing within 6 months ♦ \$15.00
- Returned Check Charge:
 - Personal ♦❖ \$5.00
 - Business Account ♦❖ \$5.00
- Stop Payment Fee:
 - Check ♦❖ \$25.00
 - Pre-Authorized Debit/ACH ♦❖ \$25.00
- Insufficient Funds/Overdraft Charge:
 - NSF or overdrafts created by check, in person withdrawal, ATM withdrawal or other electronic means - EACH - (limit 3 per day) *\$25.00
- Insufficient Funds/Overdraft Charge for "18-65" Accounts
 - NSF or overdrafts created by check, in person withdrawal, ATM withdrawal or other electronic means - EACH - (limit 3 per day) *5.00
- Uncollected Funds Charge
 - uncollected funds created by check, in person withdrawal, ATM withdrawal or other electronic means) - EACH - (limit 3 per day) *\$25.00
- Uncollected Funds Charge for "18-65" accounts
 - Uncollected Funds created by check, in person withdrawal, ATM withdrawal or other electronic means - EACH - (limit 3 per day) *\$5.00
- Overdraft Protection Transfer fee
 - per day to savings account ♦ \$5.00
- Christmas Club early withdrawal fee ♦ \$5.00

Fees may be reduced or eliminated based on relationship.
Please see a Customer Service Representative.

Safe Deposit Box Fees

- Replacement Key ♦ \$35.00
- Late Payment ♦ \$5.00
- Drilling of box (plus cost to bank) ♦ \$100.00

Miscellaneous

- Official Check Fees:
 - Money Orders ♦ \$2.00
 - Treasurer's Checks \$3.00
 - Treasurer Check or Money Order Stop Payment Fee ♦ \$25.00
- Cash Advance Fee ♦ \$5.00
- Certified Check Fee \$10.00
- Check Collection
 - Foreign (fee plus cost to process) ♦❖ \$35.00
 - Canadian (fee plus \$5.00 per item) ♦❖ \$18.00
- Coupons \$15.00
- Night Bag replacement fee ♦ \$20.00
- Night Drop replacement key ♦ \$5.00
- On-Line Bill Payment (monthly) ❖ N/C
- Outgoing IRA fee \$25.00
- IRA Annual fee ❖ N/C
- Research and reconciliation fee
 - Hourly ♦ \$25.00
 - Statement Copy \$3.00
 - Check Copy ♦ \$1.00
- Monthly Account Inactivity Fee on balances of \$10.00 or less after 12 months ❖ \$1.00
- Escheatment ♦ \$40.00
- Signature Guarantee (customers only) N/C
- Levy/Garnishment/Legal Order ♦ \$40.00
- Check Cashing Card ♦ \$5.00

Wire Transfer Fees

- Domestic Wire Out Charge ♦❖ \$20.00
- Foreign Wire Out Charge ❖ \$50.00
- Wire In Charge ♦❖ \$5.00

- ❖ Indicates a change from SASB Fee Schedule
- ♦ Indicates a change from Adams Co-Op Fee Schedule
- * Indicates a change to Savings Accounts only from Adams Co-Op and SASB Fee Schedules

Main Office
2 Center Street
Adams, MA
413 743-0001

Adams
COMMUNITY
BANK

6 Branch Locations

93 Park Street Adams 413 743-0001
75 South Street Cheshire 413 743-0270
545 So. Main Street Lanesboro 413 443-4070
41 Park Street Lee 413 394-9783
31 Eagle Street North Adams 413 664-4571
273 Main Street Williamstown 413 458-2141



adamscommunity.com

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