

BUSINESS SERVICES

FEES

VISA® BUSINESS CHECK CARD AND ATM CARD

Check Card and POS Purchases	No Charge
Card Replacement.....	\$ 10.00
Non-MSB ATM Service Charges ⁷	\$ 1.00

BUSINESS MONEY FUND ACCOUNT

Minimum Deposit Required to Open	\$ 1.00
Minimum Balance Required to Earn Interest ..	\$ 10.00
ATM Transaction Fee	\$ 1.00

ZERO BALANCE ACCOUNT (ZBA)

Monthly Fee.....	\$ 15.00
------------------	----------

AUTOMATIC INVESTMENT SWEEP (AIS)⁸

Monthly Fee.....	\$100.00
------------------	----------

AUTOMATED CLEARING HOUSE (ACH)

ACH Debit/Credit	\$.15
------------------------	--------

OTHER FEES

Night Deposit Bag – Each.....	\$ 15.00
Coupons – Per Envelope	\$ 10.00
Tax Levy – Per Account.....	\$ 30.00
Coin Services of \$200 or more per day	1% to a maximum of \$15

1-877-INFO CTR (1-877-463-6287)
www.middlesexbank.com

Business Fee Schedule

EFFECTIVE JANUARY 1, 2012

(7) Waived on Business NOW and Business Gold Checking Accounts maintaining average balance requirements and on Business Plus Checking. Other banks may impose a surcharge for use of their ATM machines.

(8) Investments are not FDIC insured, not guaranteed by the Bank and subject to risk.



EQUAL HOUSING LENDER MEMBER FDIC MEMBER DIF



BUSINESS SERVICES

FEES

CHECKING TRANSACTIONS

Stop Payments, per item.....	\$20.00
Insufficient Funds Charge, per item	\$29.00
(Returned checks/electronic charge presented against insufficient funds or returned for any reason)	

CHECKS PROCESSED

Foreign in U.S. Funds.....	Varies
Foreign in Foreign Funds.....	\$ 20.00ea.
Canadian in U.S. Funds	\$ 10.00ea.
Canadian in Canadian Funds.....	\$ 12.00ea.
U.S. Funds, outgoing collection	\$ 20.00ea.
U.S. Funds, incoming collection.....	\$ 10.00ea.
Returned Deposited/Cashed Checks	
Foreign Funds	Varies
U.S. Funds	\$ 4.50ea.

CHECKS PURCHASED

Treasurer's Check.....	\$ 5.00
Money Order	\$ 2.00
Temporary Check.....	\$ 1.00

WIRE TRANSFER

Domestic Outgoing	\$ 15.00
Foreign Outgoing	\$40.00
Incoming.....	\$ 5.00

ACCOUNT RESEARCH

Reconciliation/Research	\$20.00/hr.
History/Check Clearing Inquiry (per request) ..	\$ 3.00
Statement Copy	\$ 3.00ea.
Check Copy.....	\$ 3.00ea.

CHECKING ACCOUNT	BUSINESS BLUE	BUSINESS GOLD	BUSINESS PLUS	BUSINESS NOW ¹
MONTHLY FEE	No monthly fee	\$17/month	\$12/month	\$10/month
BALANCE REQUIREMENT	No minimum balance	\$10,000 combined business balance ² to waive monthly fee	No minimum balance, earnings credit allowance ³ used to offset service charges	\$1,000 average monthly balance to waive monthly fee Earn interest on balances
TRANSACTION ALLOWANCE	Includes 400 transactions ⁴	Includes 500 transactions ⁴	Unlimited	Includes 50 checks paid
FEE PER CHECK PAID	Included	Included	\$.19	Included
FEE PER DEPOSIT	Included	Included	\$.75	Included
FEE PER DEPOSITED ITEM	Included	Included	\$.11	Included
OVER TRANSACTION ALLOWANCE FEE	\$.30 per transaction	\$.30 per transaction	N/A	\$.30 per check paid
ONLINE ACH AND WIRE TRANSFER CAPABILITY	N/A	N/A	\$50/month	N/A
ONLINE BANKING AND BILL PAYMENT	Free			
VISA® BUSINESS CHECK CARD AND ATM CARD	No monthly fee or POS purchase charges			
TELEPHONE BANKING	Free Telephone Banking — 1-800-424-2424			
OVERDRAFT BALANCE TRANSFER FROM BUSINESS MONEY FUND	\$5 per transfer (limits apply) ⁵			
PERSONAL BENEFIT FOR EMPLOYEES	Personal Freedom Blue Checking with Free Online Banking and Bill Pay for employees with Direct Deposit			
PERSONAL BENEFIT FOR OWNERS	For owners, all business balances count toward personal Freedom Gold Checking balance requirements ⁶			

(1) Business NOW restricted to Sole Proprietors and most Non-Profit Organizations.

(2) For Business Gold Checking, combined balances include average monthly balances in all business deposit accounts plus outstanding business loan balances at the end of a statement cycle; all accounts must be owned by the same business entity.

(3) The Business Plus Checking Earnings Credit is the allowance earned on the current month's average collected balance (reduced by balances maintained as reserves with the Federal Reserve) and is used to offset service charges. The Earnings Credit allowance in excess of service fees can be carried over from month to month within each calendar quarter. The Earnings Credit allowance rate is subject to change.

(4) For Business Blue and Business Gold Checking, transactions include all debits or withdrawals, credits or deposits and items deposited.

(5) Limited to 6 transfers per month via pre-authorized or automatic transfer including Online and Telephone Banking or order of instruction.

(6) For individuals with 20% or more ownership, average monthly balances in all business deposit accounts, plus all outstanding business loan balances at the end of a statement cycle, will be included as part of their personal combined balances for Freedom Gold Checking.