

FOREIGN CURRENCY SERVICES

Draft..... \$ 30.00 ea.

SAFE DEPOSIT BOXES

Size (inches)	Annual Fee
1 x 4.5 up to 2 x 5.....	\$ 40.00 ea.
2.5 x 5.....	\$ 45.00 ea.
3 x 5.....	\$ 55.00 ea.
3 x 10.....	\$ 90.00 ea.
4 x 5.....	\$ 55.00 ea.
4 x 10.....	\$ 95.00 ea.
5 x 5.....	\$ 75.00 ea.
5 x 10.....	\$ 120.00 ea.
6 x 10.....	\$ 120.00 ea.
7 x 10.....	\$ 120.00 ea.
8 x 10.....	\$ 120.00 ea.
10 x 10.....	\$ 205.00 ea.
<small>(Safe deposit box contents are not insured by the FDIC or DIF.)</small>	
Safe Deposit Box Key (Lost).....	\$ 10.00 ea.
Safe Deposit Box Late Fee.....	\$ 15.00 ea.
Safe Deposit Drilling.....	\$ 225.00 ea.

18/65 ACCOUNT HOLDERS

If you are under the age of 19 or are age 65 or older, you are entitled to certain account benefits for one checking account and one savings account. Some restrictions apply. See a Customer Service Representative for details.

For more information on our consumer and business products and services, please visit our website at middlesexbank.com or call us at 1-877-463-6287.

1-877-463-6287

middlesexbank.com

CONSUMER FEE SCHEDULE

Effective February 1, 2020



CHECKING ACCOUNT CHARGES

FREEDOM CHECKINGSM

FREEDOM *Platinum*[®]

Monthly Maintenance Charge..... \$ 29.00
Per Check Fee..... No Charge

(Monthly maintenance charge is waived, and all ATM surcharge fees from non-Middlesex ATMs will be reimbursed per statement cycle if your combined balances are \$50,000 or more. Combined balances are average monthly balances in all deposit accounts plus all outstanding portfolio loan balances.)

FREEDOM *Gold*[®]

Monthly Maintenance Charge..... \$ 19.00
Per Check Fee..... No Charge

(Monthly maintenance charge is waived, and all ATM surcharge fees from non-Middlesex ATMs will be reimbursed per statement cycle if your combined balances are \$10,000 or more. Combined balances are average monthly balances in all deposit accounts plus all outstanding portfolio loan balances.)

FREEDOM *Blue*[®]

Monthly Maintenance Charge..... No Charge
Per Check Fee..... No Charge

(Five ATM surcharge fees from non-Middlesex ATMs will be reimbursed per statement cycle if account holder has monthly electronic deposit/payment. If account holder is under 26 years of age, electronic deposit/payment is not required to receive five ATM surcharge fee reimbursements.)

NOW CHECKING

Monthly Maintenance Charge..... \$ 15.00
Per Check Fee..... No Charge

(Monthly maintenance charge and ATM surcharge fees are waived if average monthly balance is equal to or greater than \$1,000.)

BANK SERVICES/CHARGES

ATM AND DEBIT MASTERCARD[®] CHARGES

Debit Card and POS Purchases..... No Charge
Card Replacement^{^^}..... \$10.00
ATM Service Charge*..... \$ 2.00

ELECTRONIC BANKING

Online Banking..... No Charge
MSB eDepositSM Services..... No Charge
Bill Payment Services..... No Charge
Mobile Banking..... No Charge
Telephone Banking..... No Charge

WIRE FEES

Outgoing Domestic^{** ^^}..... \$ 25.00
Repetitive Domestic^{** ^^}..... \$ 20.00
Incoming (Domestic^{^^} and Foreign)^{**}..... \$ 10.00
Outgoing Foreign^{**}..... \$ 45.00

CHECKS PROCESSED

Foreign in U.S. Funds..... Varies
Foreign in Foreign Funds..... Varies
Canadian in U.S. Funds..... \$ 10.00 ea.
Canadian in Canadian Funds..... \$ 12.00 ea.
U.S. Funds, outgoing collection..... \$ 20.00 ea.
U.S. Funds, incoming collection..... \$ 10.00 ea.
Returned Deposited/Cashed Checks
Foreign Funds..... Varies
U.S. Funds..... \$ 7.50 ea.

OVERDRAFT PROTECTION

Line Of Credit..... Variable Rate
(for qualified accounts only)
Overdraft Transfer Fee..... \$ 5.00

(From combined money fund/savings account. Fee charged to money fund/savings account, maximum of six transfers per month.)

* Waived on NOW, Freedom Checking accounts and all 18/65 account holders. Charge applies to all transactions. Other banks may impose a surcharge for use of their ATM machines.

** Service free to Freedom Military Banking customers.

OTHER FEES

Insufficient Funds Charge..... \$ 35.00
(Returned checks/electronic charge presented against non-sufficient funds or returned for any reason)
for 18/65 account holders..... \$ 5.00
Stop Payment^{** ^^}..... \$ 30.00
for 18/65 account holders..... \$ 10.00
Reconciliation/Research..... \$ 30.00/hr.
Temporary Check^{† ^^}..... \$ 1.00 ea.
Statement Copy^{^^}..... \$ 4.00 ea.
Check Copy^{^^}..... \$ 4.00 ea.
Treasurer's Checks^{†^}..... \$ 7.00 ea.
Money Orders^{†^}..... \$ 4.00 ea.
Abandoned Property Fee..... \$ 25.00
Account Inactivity Fee..... \$ 5.00/mo.
(Applies to NOW Checking, Statement Savings, and all Money Fund accounts. Accounts are inactive after 365 days without a customer-initiated transaction.)
Lost Passbook..... \$ 10.00
Tax Levy (per account)..... \$ 75.00
Retirement Plan Fee^{††}..... \$ 10.00/yr.
Check Order..... Varies

(The cost of checks depends on the style. Standard style checks are free to 18/65 account holders, and an initial supply of free standard style checks is provided to new Freedom Blue accounts. Freedom Platinum and Freedom Gold accounts come with free standard style checks for the life of the account. Freedom Platinum customers may also choose free custom style checks for the life of the account.)

† Service free to 18/65 account holders and Freedom Military Banking customers.
†† Maximum two retirement plan administration fee waivers per account per year for Freedom Gold and Freedom Platinum customers.
^ Waived for Freedom Gold and Freedom Platinum customers.
^^ Waived for Freedom Platinum customers.