

CHECKING ACCOUNT CHARGES

FREEDOM CHECKING

FREEDOM PLATINUM®

Monthly Maintenance Charge	\$ 29.00
Per Check Fee	No Charge

(Monthly maintenance charge is waived, and all ATM surcharge fees from domestic 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 domestic 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 domestic non-Middlesex ATMs will be reimbursed per statement cycle if account holder has at least one direct deposit during the statement cycle. If account holder is under 26 years of age, direct deposit 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 is waived if average monthly balance is equal to or greater than \$1,000.)

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. Some restrictions apply. See a Customer Service Representative for details.

BANK SERVICES/CHARGES

ATM AND DEBIT MASTERCARD CHARGES

Debit Card and Point-of-Sale (POS) Purchases	No Charge
Card Replacement ⁽¹⁾	\$ 10.00
ATM Service Charge ⁽²⁾	\$ 3.00
<i>(for non-Middlesex and non-Allpoint ATMs)</i>	

ELECTRONIC BANKING

Online Banking.....	No Charge
MSB eDeposit SM Services	No Charge
Bill Payment Services	No Charge
Mobile Banking	No Charge
Telephone Banking	No Charge

WIRE TRANSFER FEES

Outgoing Domestic Wire Fee ^{(1) (3)}	\$ 27.00
Repetitive Domestic ^{(1) (3)}	\$ 24.00
Outgoing Foreign Wire Fee (U.S. Dollars/ Foreign Funds).....	\$ 45.00
Incoming Domestic / Foreign Wire Fee ^{(1) (3)}	\$ 20.00

CHECKS PROCESSED

Foreign in U.S. Funds	Varies
Foreign in Foreign Funds	Varies
Canadian in U.S. or CAD Funds	\$ 15.00 ea.
U.S. Funds, Outgoing / Incoming Collection.....	\$ 20.00 ea.
Returned Deposited / Cashed Check Fee	
Foreign Funds	Varies
U.S. Funds	\$ 7.14 ea.

OVERDRAFT PROTECTION

Line Of Credit	Variable Rate
<i>(for qualified accounts only)</i>	
Overdraft Transfer Fee ⁽⁴⁾	\$ 6.00

FOREIGN CURRENCY SERVICES

Draft	\$ 30.00 ea.
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OTHER FEES

Insufficient Funds Charge	\$ 35.00
<i>(Checks/electronic charge presented or represented against non-sufficient funds or returned for any reason)</i>	
for 18/65 account holders	\$ 5.00
Stop Payment Fee ^{(1) (3)}	\$ 32.00
for 18/65 account holders	\$ 10.00
Reconciliation/Research.....	\$ 30.00/hr.
History/Check Clearing Inquiry (per request)	\$ 3.00
Temporary Check ^{(1) (5)}	\$ 1.00 ea.
Statement Copy ⁽¹⁾	\$ 5.00 ea.
Check Copy ⁽¹⁾	\$ 5.00 ea.
Treasurer's Checks ^{(4) (5)}	\$ 8.00 ea.
Money Orders ^{(4) (5)}	\$ 5.00 ea.
Abandoned Property Fee.....	\$ 40.00
Account Inactivity Fee	\$ 6.00/mo.
<i>(Applies to NOW Checking accounts. Accounts are inactive after 365 days without a customer-initiated transaction.)</i>	
Lost Passbook.....	\$ 10.00
Tax Levy Fee (per account).....	\$ 110.00
Retirement Plan Fee ⁽⁶⁾	\$ 15.00/yr.
Retirement Trustee Transfer (Outgoing).....	\$ 30.00
Check Order.....	Varies
<i>(The cost of checks depends on the style. An initial supply of free standard style checks is provided to new Freedom Blue account holders. Freedom Platinum, Freedom Gold, and 18/65 account holders receive free standard style checks for the life of the account).</i>	

(1) Waived for Freedom Platinum customers.

(2) Waived for Freedom Checking and NOW account holders. Charge applies to all transactions. Other banks may impose a surcharge for use of their ATM machines.

(3) Service free to Freedom Military Banking customers.

(4) Waived for Freedom Gold and Freedom Platinum customers.

(5) Service free to 18/65 checking and NOW account holders and Freedom Military Banking customers.

(6) Maximum two retirement plan fee waivers per account per year for Freedom Gold and Freedom Platinum customers.

SAFE DEPOSIT BOXES

Size (inches)	Annual Fee	Size (inches)	Annual Fee
1 x 4.5 up to 2 x 5	\$ 40.00 ea.	5 x 5	\$ 75.00 ea.
2.5 x 5	\$ 45.00 ea.	5 x 10	\$ 135.00 ea.
3 x 5	\$ 55.00 ea.	6 x 10	\$ 135.00 ea.
3 x 10	\$ 95.00 ea.	7 x 10	\$ 135.00 ea.
4 x 5	\$ 60.00 ea.	8 x 10	\$ 155.00 ea.
4 x 10	\$ 100.00 ea.	10 x 10	\$ 215.00 ea.

(Safe deposit box contents are not insured by the FDIC or Middlesex Savings Bank.)

Safe Deposit Box Key (Lost)	\$ 30.00 ea.
Safe Deposit Box Late Charge Assessment	\$ 15.00 ea.
Safe Deposit Drilling	\$ 250.00 ea.

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