

FOREIGN CURRENCY SERVICES

Draft..... \$ 30.00ea

SAFE DEPOSIT BOXES

| <i>Size (inches)</i> | <i>Annual Fee</i> |
|-----------------------------|-------------------|
| 1 x 4.5 up to 2.5 x 5 | \$ 40.00ea. |
| 3 x 5 | \$ 52.00ea. |
| 5 x 5 | \$ 75.00ea. |
| 3 x 10 | \$ 85.00ea. |
| 4 x 5 | \$ 50.00ea. |
| 4 x 10 | \$ 90.00ea. |
| 4.75 x 10 | \$ 90.00ea. |
| 5 x 10 | \$ 115.00ea. |
| 6 x 10 | \$ 110.00ea. |
| 7 x 10 | \$ 115.00ea. |
| 8 x 10 | \$ 115.00ea. |
| 10 x 10 | \$ 190.00ea. |

(Safe deposit box contents are not insured by the FDIC or DIF.)

Safe Deposit Drilling \$ 160.00ea.

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 www.middlesexbank.com or call us at 1-877-INFO CTR (1-877-463-6287).

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

**Schedule of Fees
 for Consumer
 Banking Products**

EFFECTIVE AUGUST 1, 2016



EQUAL HOUSING LENDER MEMBER FDIC MEMBER DIF



CHECKING ACCOUNT CHARGES

FREEDOM CHECKINGSM

Freedom Platinum[®]

Monthly Maintenance Charge \$29.00
Per Check Fee No Charge

(Monthly maintenance charge and ATM service charges are waived, and all Foreign ATM surcharge fees charged per statement cycle will be reimbursed if your combined balances are \$50,000 or more with monthly electronic deposit/payment. Combined balances are average monthly balances in all deposit accounts plus all outstanding loan balances.)

Freedom Gold[®]

Monthly Maintenance Charge \$19.00
Per Check Fee No Charge

(Monthly maintenance charge and ATM service charges are waived if your combined balances are \$10,000 or more. Combined balances are average monthly balances in all deposit accounts plus all outstanding loan balances.)

In addition, all Foreign ATM surcharge fees charged per statement cycle will be reimbursed if your combined balances are (1) \$10,000 or more with monthly electronic deposit/payment or (2) you have combined balances of \$25,000 or more.)

Freedom Blue[®]

Monthly Maintenance Charge \$10.00
Per Check Fee No Charge

(Monthly maintenance charge and ATM service charges are waived with a monthly direct deposit/payment or if average monthly balance is equal to or greater than \$250.)

eBlue[®]

Monthly Maintenance Charge \$ 5.00
Per Check Fee No Charge

(Monthly maintenance charges are waived with a monthly direct deposit/payment or if average monthly balance is equal to or greater that \$100, or account holder is less than 25 years of age.)

NOW CHECKING

Monthly Maintenance Charge \$12.00

Per Check Fee No Charge

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

BASIC CHECKING

Monthly Maintenance Charge \$ 3.00

First ten checks per month..... No Charge

Each additional check⁺ (per check fee)..... \$ 0.50

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^{**} \$42.00

CHECKS PROCESSED

Foreign in U.S. Funds Varies

Foreign in Foreign Funds \$25.00ea.

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 \$ 7.00ea.

*Waived on NOW, eBlue, and Freedom Checking accounts maintaining average balance requirements, Freedom Blue Checking Accounts with monthly direct deposit and for all 18/65 account holders. Charge applies to all transactions.

Some banks may impose a surcharge for use of their ATM machines.

**Service free to Freedom Military Banking customers.

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.)

OTHER FEES

Insufficient Funds Charge \$34.00

(Returned checks/electronic charge presented against non-sufficient funds or returned for any reason)

for 18/65 account holders..... \$ 5.00

Stop Payment^{**^^} \$29.00

for 18/65 account holders..... \$10.00

Reconciliation/Research \$30.00/hr.

History/Check Clearing Inquiry (per request)^{^^} .. \$ 3.00

Temporary Check^{^^} \$ 1.00ea.

Statement Copy^{^^} \$ 4.00ea.

Check Copy^{^^} \$ 4.00ea.

Treasurer's Checks^{^^} \$ 7.00ea.

Money Orders^{^^} \$ 4.00ea.

Abandoned Property Fee \$25.00

Account Inactivity Fee \$ 5.00/mo.

(Applies to all deposit accounts except Passbook Savings and Certificates of Deposit. Accounts are inactive after 365 days without a customer-initiated transaction.)

Lost Passbook \$10.00

American Express Gift Cheque^{^^} \$ 2.50ea.

American Express Gift Cards^{^^} \$ 3.95ea.

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.

[^]Service free to Freedom Gold and Freedom Platinum customers. Maximum two retirement plan fee waivers per account.

^{^^}No charge for checks issued through online Bill Pay.

^{^^}Waived for Freedom Platinum customers.