



**Consumer Banking  
Schedule of Charges  
Effective May 15, 2017**

**Rewards Checking Account**

No monthly fixed charge  
No minimum balance requirement

FREE Online Banking and Bill Pay  
FREE Estatements and eLoan bill

Qualifying transactions to earn a bonus rate and a refund of non-proprietary ATM surcharges in the amount of \$3.00 (or less) per transaction up to a maximum refund of \$30.00 per account, per statement cycle from Nationwide Banks. Surcharges of \$5.00 or more are not refunded in even part.

Have 10 Debit Card Purchases post and clear  
Have 1 Direct Deposit or ACH auto debit post and clear

Receive Electronic Statement  
Access online banking

Debit card transactions processed by merchants and received by the bank as ATM transactions do NOT count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by the bank as POS transactions count towards qualifying debit card transactions.

Please note that ATM withdrawals do not count as a qualifying debit card purchase.

In addition to the qualifying transactions, if you do not maintain an online banking account with a current, valid email address and an active Debit Card we reserve the right to change your account to the *Regular Checking Account*.

See Automated Teller Machines (ATM)/Debit Card Service Charges for fees that apply.

**Gold Checking Account**

\$10.00 Monthly fixed charge if the balance falls below \$10,000.00 on any given day during the statement cycle  
\$0.25 For each check paid during the statement cycle when the balance falls below \$10,000.00 on any given day during the statement cycle  
FREE Online Banking and Bill Pay  
FREE IRA annual fixed charge  
FREE Money Orders and Treasurers checks  
FREE eStatements and eLoan bills  
FREE Gold account checks  
FREE ATM use at Haverhill Bank's ATM machines  
FREE ATM use at all other ATM Machines unless your combined balances of your Gold Account, savings account, money market accounts, IRA's, and certificates of deposit fall below \$10,000.00 on any given day during the statement cycle. See Automated Teller Machines (ATM)/Debit Card Service Charges for fees that apply. *We will waive the monthly fixed charge and the per check charges on your Gold Account if the combined balances of your gold accounts, savings accounts, money market accounts, IRA's, and Certificates of Deposit are \$10,000.00 or more everyday during the statement cycle. You are also eligible for reimbursement of ATM surcharges imposed by other banks (maximum \$40.00 per account, per statement cycle).*



### **NOW Checking Account**

\$5.00\* Monthly fixed charge if the balance falls below \$400.00 on any given day during the statement cycle

\$0.25\* For each check paid during the statement cycle when the balance falls below \$400.00 on any given day during the statement cycle

FREE Online Banking and Bill Pay

FREE eStatements and eLoan bills

*We will waive the monthly fixed charge and the per check charges on your Now Account if the combined balances in your savings accounts, money markets, IRA's, and Certificates of Deposit are \$5,000.00 or more everyday during the statement cycle.*

See Automated Teller Machines (ATM)/Debit Card Service Charges for fees that apply.

### **Regular Checking Account**

No monthly fixed charge

FREE Online Banking and Bill Pay

FREE eStatements and eLoan bills

Non-Profits are eligible for our Regular Checking Account

See Automated Teller Machines (ATM)/Debit Card Service Charges for fees that apply.

### **Money Market Account**

\$10.00 Monthly fixed charge if average daily balance falls below \$1,000.00.

FREE Online Banking and Bill Pay

FREE eStatements and eLoan bills

See Automated Teller Machines (ATM)/Debit Card Service Charges for fees that apply.

### **Other Account Related Fees**

\$ 4.50 Check deposited into your account or cashed, returned for any reason (**\$6.00 effective 7/1/17**)

\$20.00 Stop Payment Request

\$25.00 Item returned for insufficient or uncollected funds (per item\*\* maximum of 5 fees per day)

\$25.00 EFT returned for insufficient or uncollected funds (per item\*\* maximum of 5 fees per day)

\$20.00 Per hour for research on an account

\$ 4.00 Duplicate Statement

\$ 3.00 Duplicate copy of an item after 25 free per year

\$ 2.50 Instant Statement

\$ 5.00 Per envelope for coupons deposited into an account

\$ 5.00 Account closed within 6 months

\$ 15.00 Lost Passbook Affidavit

\$ 25.00 Levy and Attachments

\$ 25.00 Overdraft Fee (per item\*\* maximum of 5 NSF/overdraft fees per day. No NSF/overdraft fee if resulting overdraft balance or item is less than or equal to \$10.00. This includes overdrafts created by a check, an in person withdrawal, an ATM withdrawal or other electronic means.)

\$ 3.00 Overdraft transfer fee (from another deposit account)

\$ **5.00 Excess Transaction Fee** (per transfer or withdrawal in excess of 6). Federal Regulation limits the number of transfers and electronic payments from savings or Money Market accounts to a maximum of 6 per statement cycle. These transfers include preauthorized transfers, overdraft protection transfers, telephone transfers, online banking transfers, debit card transactions, checks and electronic payments to third parties (**effective 7/1/17**).



A charge will be withdrawn from your account to cover the cost of printing your check order. Prices vary, check with customer service for the cost of your order. Account holders governed by the 18/65 law will not be charged for checks if ordering one unit of basic style checks. Gold account holders will not be charged if ordering the special checks that are part of that package.

**Inactive Account Fees**

Any account inactive for one year, with a balance under \$50 will be assessed a \$2.00 charge per month.\*

**Automated Teller Machines (ATM)/Debit Card Service Charges**

- FREE Withdrawals at Haverhill Bank ATMs
- FREE Deposits in Haverhill Bank ATMs (where deposits are accepted)
- FREE Balance Inquiries at Haverhill Bank ATMs
- \$ 1.25 Withdrawal at any other location (not applicable to Rewards Checking)
- \$ 0.75 Balance Inquiry at any other location (not applicable to Rewards Checking)
- \$ 0.75 Transfer between accounts at any other location (not applicable to Rewards Checking)
- \$ 5.00 Inactive ATM/Debit Card fee if not used for 6 months or more, and card will be closed (effective 7/1/17).**
- \$10.00 Replacement Card
- \$10.00 Card not picked up within 30 days
- \$25.00 Overdraft Fee (per item\*\*, maximum of 5 NSF/overdraft fees per day. No NSF/overdraft fee if resulting overdraft balance is less than or equal to \$10.00. This includes overdrafts created by a check, an in person withdrawal, an ATM withdrawal or other electronic means.)
- \$60.00 Expedited Replacement Card

**Safe Deposit Boxes (Main Office Only)**

- \$ 45.00 3 x 5
- \$ 55.00 5 x 5
- \$ 65.00 3 x 10
- \$ 80.00 5 x 10
- \$125.00 10 x 10

**Special Checks**

- \$150.00 Drilling Fee
- \$10.00 Late charge
- \$10.00 Lost Key Fee
- \$ 5.00 Treasurer's Checks
- \$ 2.50 Money Orders
- \$20.00 Stop Payment request

**Wire Transfer**

- \$20.00 Domestic Outgoing
- \$10.00 Domestic Incoming

**IRA**

- \$10.00 Annual fixed charge withdrawn from your account
- \$25.00 Transfer out

**Online Banking Fees**

- FREE – Online Banking and Bill Payment
- \$25.00 Online Stop Payment
- \$20.00 Copy of a check sent for Bill Payment

**Other Fees**

- \$1.25 Notary Fee
- \$50.00 Escheatment Fee

**Inactive Online Banking Fee: Effective 7/1/17 an Online Banking Account not accessed for 12 months or longer will be assessed a \$5.00 fee and access will be rescinded.**

\*NOW, Regular Checking and Savings Account holders governed by the 18/65 law are exempt from this fee effective January 20, 1993.

\*\* Account holders governed by the 18/65 law will be charged \$5.00.

Rev. 5/17