



**BUSINESS BANKING
SCHEDULE OF CHARGES
Effective July 1, 2017**

Checking

Business Basic

\$10.00 Monthly fixed charge if the average daily balance falls below \$1,500.00 on any given day during the statement cycle.

Generally for businesses with fewer than 150 transactions per month (transactions include checks paid, deposits, ATM deposits and deposited items).

*Business Plus **

\$15.00	Monthly Maintenance Fee	FREE Online Banking and Bill Pay
\$ 0.20	Per Item Paid	FREE Estatements and eLoan bills
\$ 0.65	Per Deposit	
\$ 0.15	Per Item Deposited	
\$ 0.65	Per ATM Deposit	

*We will apply an Earnings Credit Allowance on the average available balance in your checking account during the statement period, this will be applied toward normal service charges. This allowance is a variable rate and is subject to change without notice.

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

Savings

Business Money Market Account

The interest paid on this account is based on the account balance; the higher your balance, the higher your interest rate.

\$10.00 Monthly fee if the average daily balance falls below \$1,000.00

Inactive Account Fees

Any account inactive for one year, with a balance under \$50.00, will be assessed a \$2.00 charge per month.

Inactive Online Banking Fee

Online Banking Accounts not accessed for 12 months or longer will be assessed a \$5.00 fee and access will be rescinded.

Other Account Related Fees

\$10.00	Check deposited into your account or cashed, returned for any reason.
\$25.00	Stop Payment Request
\$27.00	Insufficient or Uncollected funds, per item or EFT returned.
\$27.00	Insufficient or Uncollected funds, per item or EFT paid, also known as Overdraft fee. No NSF/Overdraft fee if resulting balance or item is less than or equal to \$10.00. Item includes checks, in-person withdrawals, ATM withdrawals or other electronic means.



\$ 25.00	Per hour for research on an account
\$ 5.00	Duplicate Statement / Duplicate copy of an item
\$ 5.00	Instant Statement
\$ 5.00	Per envelope for coupons deposited into an account
\$ 5.00	Account closed within 6 months
\$ 25.00	Lost passbook affidavit (CD's)
\$ 5.00	Treasurer's Check
\$ 40.00	Levy and Attachments
\$ 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.
\$ 50.00	Escheatment Fee
\$ 25.00	Foreign Check Collection
\$ 35.00	Privately Owned ATM (monthly fee), effective July 1, 2018

Safe Deposit Boxes

\$ 45.00	3 x 5	\$150.00	Drilling Fee
\$ 55.00	5 x 5	\$ 10.00	Late Charge
\$ 65.00	3 x 10	\$ 10.00	Lost Key
\$ 80.00	5 x 10		
\$125.00	10 x 10		

Special Checks

\$ 5.00	Treasurer's Checks	\$25.00	Stop Payment Request
\$ 2.50	Money Order		

Wire Transfer

\$ 25.00	Domestic Outgoing	\$55.00	International Outgoing / Incoming
\$ 12.00	Domestic Incoming		

IRA

\$ 10.00	Annual fixed charge withdrawn from your account.
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Other Fees

\$ 1.25	Notary Fee
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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 Inquiry at Haverhill Bank ATM

\$ 1.25	Withdrawal at any other location (not applicable to Rewards Checking)
\$ 0.75	Balance Inquiry or transfer at any other location (not applicable to Rewards Checking)
\$ 5.00	Inactive ATM/Debit Card fee if not used for 6 months or longer, and card will be closed.



\$10.00	Replacement Card
\$ 10.00	Card not picked up within 30 days
\$ 60.00	Expedited Replacement Card
\$ 27.00	Insufficient or Uncollected Funds – per item or EFT paid, also known as - Overdraft Fee (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.)

Rev. 11/18

IMPORTANT NOTICE

In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, this notice is to inform you that restricted transactions are prohibited from being processed through your account or relationship with our institution. Restricted transactions are transactions in which a person accepts credit funds, instruments or other proceeds from another person in connection with unlawful internet gambling.

Rev. 7/17

FUNDS AVAILABILITY DISCLOSURE

Our policy is to make funds from your cash and check deposit available to you as soon as possible. Wire Transfers and electronic direct deposits made through the automated clearing house (ACH) will be available on the day of the deposit. ATM deposits are generally available on the next business day after the business day of deposit. However, longer delays may apply. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, Monday through Friday are business days except for federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day that we are not open, we will consider that the deposit was made on the next business day we are open.

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you immediately. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$200 of your deposit will be available the first business day after the day of your deposit.

If we are not going to make all of the funds from your deposit available immediately, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice no later than the business day after we receive your deposit.

If you will need the funds from a deposit immediately, you should ask us when the funds will be available. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

P.O. Box 1656 Haverhill, MA 01831-2356 (978) 374-0161
www.haverhillbank.com Telephone Banking: (888)226-5973

Member FDIC / Member SIF • Equal Housing Lender 



- * We believe a check you deposited will not be paid.
- * You deposit checks totaling more than \$5,000 on any one day.
- * You redeposit a check that has been returned unpaid.
- * You have overdrawn your account repeatedly in the last six months.
- * There is an emergency, such as a failure of computer or communication equipment.

We will notify you if we delay your availability to withdraw funds for any of these reasons, and we will tell you when the funds are available. They will generally be available no later than the sixth business day after the business day of your deposit.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply the first 30 days your account is open. Funds from cash, wire transfers, on-us checks, and electronic direct deposits made through the automated clearing house (ACH) to your account will be available on the day we receive the deposit. Funds from the first \$5,000 of a day's total deposits of cashier's, certified, teller's, travelers, federal, state and local government checks will be available on the first business day after the business day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available by the ninth business day after the business day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the business day of your deposit. Funds from all other check deposits will be available by the fifth business day after the business day of your deposit.

Holds on Other Funds (Check Cashing)

If we cash a check for you that is drawn on another bank we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

Holds on Other Funds (Other Account)

If we accept for a deposit a check that is drawn on another bank, we may make funds from that deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in another account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you have deposited.

Deposits at Automated Teller Machines

Deposits can only be made at an ATM owned by Haverhill Bank. Deposits of cash or checks made at the ATM will be available the next business day. If you make a deposit at an ATM before 9:00 A.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 9:00 A.M. or on a day we are not open,



we will consider that the deposit was made on the next business day we are open and available on the following business day. However, longer delays may apply.

ATMs That We Own and Accept Deposits are Located at:

Haverhill Bank
180 Merrimack Street
Haverhill, MA 01830

Haverhill Bank
1094 Main Street
Haverhill, MA 01830

Haverhill Bank
396 Main Street
Salem, NH 03079

Haverhill Bank
163 South Main Street
Bradford, MA 01835

Haverhill Bank
6 West Main Street
Merrimac, MA 01860

Haverhill Bank
281 Main Street
West Newbury, MA 01985

****Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for deposited checks that are returned to us unpaid and for any other problems involving your deposit. We welcome further questions that you may have regarding the availability of your deposited funds.

Disclosures Regarding Electronic Wholesale Credit Transactions subject to Uniform Commercial Code Article 4A

Notice of Receipt of ACH items – Under the operating rules of NACHA (National Automated Clearing House Association) with regard to ACH transactions, we are not required to give next day notice to you of receipt of an ACH item, and we will not do so. However, we will continue to notify you of the receipt of ACH items in the periodic statements we provide to you.

Federal Regulations require receiving depository institutions to perform additional handling of electronic deposits or payments originating from or being processed through another country. This additional handling may cause posting delays. Electronic transactions received from or being processed through a foreign country will not be available until the next business day following receipt of the item.

Provisional Payment – Credit given by us to you with respect to an ACH credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you the amount of such entry.

Choice of Law - We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the Commonwealth of Massachusetts as provided by the operating rules of the National Automated Clearing House Association (NACHA), which are applicable to ACH transactions involving your account.

Rev. 10/16



CHECK 21 DISCLOSURE

Substitute Checks and Your Rights

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with “substitute checks”. These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states; “This is a legal copy of your check. You can use it the same way you would use the original check”. You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks laws?

In certain cases, federal law provides a special procedure that allows you to request a refund for your losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.



How do I make a claim for a refund?

If you believe you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at

Haverhill Bank
180 Merrimack Street
Haverhill, MA 01830
978-374-0161

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: the check number, the name of the person to who you wrote the check and the amount of the check.

CUSTOMER IDENTIFICATION PROGRAM NOTICE

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR CREATING A NEW CUSTOMER RELATIONSHIP WITH OUR INSTITUTION. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account or creates a new customer relationship with our bank. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

PRIVACY POLICY

FACTS	What does Haverhill Bank do with your personal information?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and transaction history ■ account balances and payment history ■ credit history and checking account information <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Haverhill Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Haverhill Bank Share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to Court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes- To offer our products and services to you.	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates everyday purposes- information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For our non-affiliates to market to you	No	We don't share

Questions?	Call 978-374-0161
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Who we are	
Who is providing this notice?	Haverhill Bank

What we do	
How does Haverhill Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to those employees for whom access is appropriate.
How does Haverhill Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or provide account information ■ apply for a loan or show your driver's license ■ use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes – information about your creditworthiness ■ affiliates from using our information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ Haverhill Bank has no affiliates.
Nonaffiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ Haverhill Bank does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products for services to you. <ul style="list-style-type: none"> ■ Haverhill Bank does not jointly market.

Other Important Information

For Massachusetts customers. We will not share personal information from deposit relationships with Nonaffiliates either for them to market to you or for joint marketing without your authorization.

Rev. 9/18



OVERDRAFT PRIVILEGE DISCLOSURE

It is Haverhill Bank's policy to comply with applicable laws, rules and regulations, and to conduct business in accordance with strict safety and soundness standards. An insufficient funds item (overdraft/negative balance) may result from: A) The payment of checks, electronic funds transfers, or other withdrawal requests you initiate; B) Payments authorized by you; C) The return, unpaid, of items deposited by you; D) Charging your account for our applicable service charges and fees; E) The deposit of items to your account which, according to our Funds Availability Policy are treated as not yet "available" or "finally paid". **We are not obligated to pay any item initiated for payment against your account if your account does not contain sufficient collected funds.**

Rather than automatically returning, unpaid, any insufficient funds items that you may have, if your "eligible account type" has been open for at least thirty (30) days and thereafter you maintain your account in good standing, which includes at least: (A) Continuing to make deposits consistent with your past practices, and depositing at least \$500.00 or more in your account within the first thirty (30) day period, (B) You are not in default on any loan obligation to us, (C) You bring your account to a positive balance (not overdrawn) immediately or as soon as possible and at least once every thirty (30) days. You have no legal right to defer payment of your outstanding overdrafts including bank fees. (D) Your account is not the subject of any administrative order or levy, such as bankruptcy or tax lien, **we will consider, without obligation on our part, approving your reasonable overdrafts up to your assigned ODP! Limit.** This discretionary* service will generally be limited to a \$500.00 overdraft (negative) balance for Regular Checking and Rewards Checking Accounts, \$800.00 overdraft (negative) balance for Now and Gold Checking Accounts, \$1000.00 for eligible business/commercial checking accounts and will apply to any transaction that overdraws your consumer or business account including, but not limited to, payments authorized by Checks, ACH/Electronic Items, Online Banking bill payments and transfers, Telephone Banking payments and transfers, in-person withdrawals and recurring Debit Card transactions. We will charge our normal fee whether we approve the item for payment or not. **For Consumer Accounts,** our normal fees and charges including, our insufficient funds/overdraft fees, currently up to \$25.00 per insufficient item (as set forth in our fee schedule) will be included in these limits and will be charged for each transaction presented for payment against non-sufficient funds, maximum five per day (there will be no NSF/Overdraft fee if the overdraft balance or item is less than or equal to \$10.00). **One-time ATM/Debit Card transactions and withdrawals may be paid if you have opted in for this type of overdraft coverage.** If you have not opted in and do not have sufficient funds for a one-time ATM/Debit card transaction or withdrawal then your transaction may be declined and you will not be charged a fee. If you have **Opted In** for this type of overdraft coverage and you are eligible for Overdraft Privilege we may approve your one-time ATM/Debit card transactions and withdrawals up to your assigned ODP! Limit and charge your account our normal insufficient/overdraft fee, maximum five per day (there will be no NSF/Overdraft fee if the overdraft balance or item is less than or equal to \$10.00). **For Business Accounts,** our normal fees and charges including, our insufficient funds/overdraft fees, currently up to \$27.00 per insufficient item (as set forth in our fee schedule) will be included in these limits and will be charged for each transaction presented for payment against non-sufficient funds (there will be no NSF/Overdraft fee if the overdraft balance or item is less than or equal to \$10.00). **Business Accounts** eligible for Overdraft Privilege do not need to Opt in for the additional overdraft coverage for ATM/Debit card transactions and withdrawals; we may automatically cover any one-time ATM/Debit card transactions and withdrawals up to the assigned ODP! Limit and charge an insufficient/overdraft fee for each transaction that occurs while the account is overdrawn (there will be no NSF/Overdraft fee if the overdraft balance or item is less than or equal to \$10.00).



We may refuse to pay an overdraft for you at any time, even though your account is in good standing and even though we may have previously paid overdrafts for you. You will be notified by mail of any insufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts including our fees that you owe us shall be due and payable immediately. If there is an overdraft paid by us on an account with more than one (1) owner, each owner and agent, if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts, including our fees.

- **Other Overdraft Protection Services:** We offer an additional overdraft protection service that you may take advantage of. You may set up a transfer from another account of yours with us to cover any overdrafts. You may save money on the total fees you pay us for overdraft protection services by using this alternative form of overdraft. A transfer from an account with us will be activated first and the overdraft privilege will be a secondary form of protection.
- **Eligible Accounts:** The account types eligible for the ODP! Service are: Regular Checking Accounts, Now Checking Accounts, Gold Checking Accounts, Rewards Checking, Business Basic and Business Plus.
- **Eligible Transaction Types:** NSF transactions initiated for payment against your checking/draft account(s) may be approved/paid by us using, up to, your assigned ODP! Limit, including our fees. The eligible transaction types will include, without limitation: Checks, ACH/Electronic Items, Online Banking bill payments and transfers, Telephone Banking payments and transfers, in-person withdrawals and recurring Debit card transactions. For consumers who have Opted In for the additional overdraft coverage this would also include one-time ATM/Debit card transactions and withdrawals. One-time ATM and Debit Card transactions and withdrawals for Business accounts may be included without Opting In.
- **Ineligible Accounts and Limitations:** Available only for eligible checking/draft accounts that are maintained in good standing as defined above. Savings Type Account, Money Market Accounts, Public Fund/Charitable Organization Accounts, Certain Trust Accounts, Student Minor Accounts and any other Minor Accounts not of legal age are not eligible for this service. We may, in our sole option and discretion, limit the number of your accounts eligible for the ODP! Service to one account per household and/or one account per taxpayer identification number.
- **You May Always Opt-Out:** You may choose at any time to not participate in the ODP! Service and/or the additional overdraft coverage for one-time ATM/Debit card transactions and withdrawals by notifying one of our Service Representatives who will explain what this (“Opt-Out”) means, and the potential consequences, for you.
- **If You Need Help:** Of course, overdrafts should not be used to pay ordinary or routine expenses and you should not rely on overdrafts as a means to cover these expenses. If at any time you feel you need help with your financial obligations, please contact one of our customer service representatives at 978-374-0161. You may also get helpful tips from Consumer Credit Counseling Services at 1-866-515-2227 (www.moneymanagement.org), or from the Federal Trade Commission at www.ftc.gov/consumer.

***Always a Discretionary Service:** Our ODP! Overdraft Privilege Service does not constitute an actual or implied agreement between you and us. Nor does it constitute an actual or implied obligation of or by us. This service represents a purely discretionary courtesy or privilege that we may provide to you from time to time and which may be withdrawn or withheld by us at any time without prior notice or reason or cause.

Rev. 1/18

Reviewed: 9/18

P.O. Box 1656 Haverhill, MA 01831-2356 (978) 374-0161
www.haverhillbank.com Telephone Banking: (888)226-5973

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