Consumer Banking
Schedule of Charges
Effective July 1, 2025

Gold Checking Account

$10.00 Monthly fixed charge if 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 eStatements and eLoan bills
FREE Gold account checks – limited to one order every twelve months
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 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 every day during the statement cycle. You are also eligible for reimbursement of ATM surcharges imposed by other banks (maximum $40.00 per Gold 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
FREE Online Banking and Bill Pay
FREE eStatements and eLoan bills
We will waive the monthly fixed charge 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 every day 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 Accounts

$10.00 Monthly fixed charge if average daily balance falls below $1,000.00.
FREE Online Banking
FREE eStatements and eLoan bills

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

Haverhill Bank
Just One Bank

Other Account Related Fees

$ 6.00 Check deposited into your account or cashed, returned for any reason
$30.00 Stop Payment Request
$30.00 Insufficient or Uncollected funds – per item or EFT returned (per item** maximum of 5 fees per day) IMPORTANT NOTE: this fee may be assessed each time a transaction is presented for payment**.**
$30.00 Insufficient or Uncollected funds – per item or EFT paid, also known as - 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.)
$25.00 Per hour for research on an account **(effective 7/1/25 - 30 minute minimum charge of $12.50)**
$ 4.00 Duplicate Statement
$ 3.00 Duplicate copy of an item after 25 free per year
$ 2.50 Instant Statement, including balance history
$ 5.00 Account closed within 6 months
$ 15.00 Lost Passbook Affidavit
$ 50.00 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 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.)
$25.00 Foreign Check Collection
$25.00 Purchase or Sell foreign currency

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
$ 0.75 Balance Inquiry at any other location
$ 0.75 Transfer between accounts at any other location
$ 5.00 Inactive ATM/Debit Card fee if not used for 12 months or more, and card will be closed**.**
$15.00 Replacement Card
$15.00 Card not picked up within 30 days
$30.00 Insufficient or Uncollected Funds – per item or EFT returned – also known as – 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.) IMPORTANT NOTE: this fee may be assessed each time a transaction is presented for payment.

$30.00 Insufficient or Uncollected Funds – per item or EFT paid, also known as - 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	$250.00 Drilling Fee
$ 60.00	5 x 5	$15.00 Late charge
$ 70.00	3 x 10	$20.00 Lost Key Fee
$ 90.00	5 x 10	
$150.00	10 x 10	

Special Checks

$ 5.00 Treasurer's Checks
$ 3.00 Money Orders
$30.00 Stop Payment request

Wire Transfer

$25.00 Domestic Outgoing
$10.00 Domestic Incoming
$50.00 International – outgoing / incoming

IRA

$10.00 – withdrawn from your account
$25.00 Transfer out

Online Banking Fees

FREE – Online Banking and Bill Payment
$30.00 Online Stop Payment
$20.00 Copy of a check sent for Bill Payment
$12.95 Expedited Bill Payment (check)
$ 9.95 Expedited Bill Payment (electronic)

Other Fees

$75.00 Escheatment Fee, checking and savings accounts only
$10.00 Medallion Signature Guarantee
$ 5.00 Returned mail

*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. 7/2024