



FEE SCHEDULE
EFFECTIVE February 24, 2026

Account Associated Service Fees:

Current Fee

Abandoned Property Fee, <i>when escheated</i>	\$30.00
Account Activity Printout (per page)	\$1.00
Account Research and Register Balancing (per hour)	\$25.00
ATM or Debit Card Replacement	\$10.00
Bank Checks	\$5.00
Certified Checks	\$20.00
Check Printing	<i>Depends on style of check ordered</i>
Checking Account Chargeoff and Collection Fee	\$30.00
Counter Checks (a.k.a. Temporary Checks) - per page	\$4.00
Dormant Account Fee - (Fee assessed monthly after 12 months of inactivity)	Up to \$5.00***
Foreign ATM Transaction Fee	\$2.00
Foreign Check Deposit (<i>Fee is charged per item</i>) :	
Canadian Check in Canadian or U.S. Dollar Funds	\$6.00**
Foreign Check (other than Canadian) in non-U.S. Dollars Funds	\$30.00**
Foreign Check (other than Canadian) in U.S. Dollars Funds	\$50.00**
Foreign Check Returned Deposited Item	<i>Limited to MA State Law**</i>
IRA and SEP External Transfer Request	\$25.00
Large Cash Withdrawal (Business Accounts Only)	.05% of amount withdrawn
Levy Fee	\$50.00
Lost Passbook	\$10.00
Non-customer check cashing fee	\$5.00
Non-sufficient Funds (NSF) (returned) *	\$25.00
Non-sufficient Funds (NSF) for 18/65 accounts (returned) *	\$5.00
Overdraft Fee (OD)* (paid items only)	\$25.00
Overdraft Fee (OD)* for 18/65 accounts (paid items only)*	\$5.00
Overdraft Transfer Charge	\$3.00
Paper Statement Mailing Fee (Business Accounts Only)	\$2.00
Photocopies (per check or statement)	\$5.00
Returned Deposited Item	<i>Limited to MA State Law</i>
Stop Payment - Checks or ACH items	\$33.00

Other Service Fees:

Night Drop Locked Bag	\$35.00
Night Drop Locked Bag Key Replacement	\$5.00
Non-Customer Notary Fee - per item	\$5.00
Returned Mail Hold Flag	\$5.00
Safe Deposit Monthly Late Charge	\$5.00
Safe Deposit Lost Key	\$50.00
Safe Deposit Drilling Fee	\$300.00
Medallion Signature Guarantee - per item	\$25.00
Wire Transfers - Incoming Domestic	\$15.00
Wire Transfers - Incoming International**	\$25.00
Wire Transfers - Outgoing Domestic	\$25.00
Wire Transfers - Outgoing International	\$50.00

* May be imposed per overdraft instance created by checks, in person withdrawals, ATM withdrawals, Debit Card purchases/payments or other electronic means. For Consumer accounts these charges can apply to each transaction paid using your available Standard Courtesy Overdraft Protection limit up to a maximum of three NSF charges per day. The maximum of three NSF charges per day does not apply to Business accounts.

** The Current Fee is charged per item/wire and is the fee assessed by Greenfield Savings Bank. It is in addition to all associated processing fees assessed by Foreign and/or Intermediary Banks.

*** This fee is limited to the available balance in your account. This fee will not be assessed in an amount that causes your account to become overdrawn.