



Personal Fee Schedule

Effective November 15, 2024

Account Fees

Nonsufficient (NSF) Funds Fee - Paid ^{1,3}	\$33.00
Nonsufficient (NSF) Funds Fee - Returned ^{1, 2,3}	\$33.00
Unavailable Funds Fee ³ (whether paid or returned, fee applies)	\$33.00
Nonsufficient/Unavailable Funds Fee ³	\$33.00
Stop Payment	\$33.00
Inactive Checking Account Monthly Fee (After 6 months on accounts with balances less than \$100.00)	\$5.00
New Account Closed within 6 months	\$10.00
IRA Transfer Fee	\$30.00
Retirement Plan Fee, per Plan	\$12.00

¹ Applies to overdrafts created by checks, in person withdrawals, ATM withdrawals, or other electronic means.

² An item or payment may be presented multiple times and we do not monitor or control the number of times a transaction is presented for payment. We may charge an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

³ Reduced fee of \$5.00 applies if you are 18 and under or 65 and over (18/65 checking account)

ATM/MasterMoney® Card Services

Athol Savings Bank ATM Locations	Free
ATM INQ/WDL service charge* (Non-Athol Savings Bank ATM)	\$1.00
Point-of-Sale transactions	Free
Replacement Cards	\$20.00
Rush Replacement Card	\$35.00

*First 5 free inquires or withdrawals per statement cycle. ATM owner surcharge may apply.

Cash Reserve Services

OD Protection Transaction Fee (Automatic Transfer Protection from savings)	\$10.00
Overdraft Protection Annual Fee	\$33.00

Online Banking and Bill Pay

Online Banking	Free
Bill Pay	Free

Checks

Money Orders	\$5.00
Treasurer/Bank Check	\$5.00
Certified Check	\$33.00

Funds Transfers

Domestic Wire, incoming	\$15.00
Domestic Wire, outgoing	\$25.00
Foreign Wires, outgoing	\$50.00



International

Canadian Check Fee (per item)	\$21.00
Canadian Check Return Fee (per item)	\$25.00
Foreign Check Fee (per item)*	\$35.00 - 80.00
Foreign Check Return Fee (per item)	\$40.00

*Fee applies to Canadian currency checks, U.S. dollar checks drawn on Canadian Banks and U.S. dollar checks drawn on banks in: United Kingdom, France, Germany, and Japan. All other items are subject to an \$80 fee.

Other

Collection Item	\$25.00
Deposited/Cashed Item Returned	\$7.11
Tax Levy	\$75.00
Account Research	\$25.00/Hour, Minimum \$25.00
Abandoned Property	\$50.00
Copies 1099, 1098	\$5.00
Duplicate Statement	\$6.00
Copy of Statement	\$3.00
Copy of images per page	\$1.50
Notary Service (customers)	Free
Notary Service (non-customers)	\$1.25
Back-up withholding set up fee	\$10.00
Returned Mail (per month, per account)	\$15.00

Account Information

Accounts*	Minimum Balance	Monthly Service Charge**
Checking		
Completely Free Checking	\$0.00	\$0.00
Direct Free Interest Checking	\$0.00	\$0.00
Fabulous 50 Free Interest Checking	\$0.00	\$0.00
Premium Interest Checking	\$1,000.00	\$8.00
18/65 Checking	\$0.00	\$0.00
Savings		
Statement Savings	\$100.00	\$3.00
Transactional Statement Savings	\$100.00	\$3.00
Club Savings	\$0.00	\$0.00
Money Market	\$2,500.00	\$10.00
Premium Money Market	\$2,500.00	\$10.00
Xtreme Money Market	\$2,500.00	\$10.00
IRA Statement Savings	\$0.00	\$0.00

*You may be eligible for a waiver or discount of fees relative to your savings account(s) and/or checking account(s) if you are 65 years of age or older, or 18 years of age or under. Please contact us if you qualify.

**Monthly Service Charges apply only if the balance falls below the minimum.



Business Fee Schedule

Effective November 15, 2024

Account Fees

Nonsufficient/Unavailable Funds Fee ^{1, 2}	\$35.00
Nonsufficient (NSF) Funds Fee-Paid ^{1, 2}	\$35.00
Nonsufficient (NSF) Fund Fee-Returned ^{1, 2}	\$35.00
Unavailable Funds Fee (whether paid or returned, fee applies)	\$35.00
Stop Payment	\$35.00
Inactive Checking Account Monthly Fee (After 6 months on accounts with balances less than \$100.00)	\$20.00
New Account Closed within 6 months	\$10.00
IRA/SEP Transfer Fee	\$30.00
Retirement Plan Fee, per Plan	\$12.00

¹ Applies to overdrafts created by checks, in person withdrawals, ATM withdrawals, or other electronic means.

² An item or payment may be presented multiple times and we do not monitor or control the number of times a transaction is presented for payment. We may charge an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

ATM/Business Debit Card Services

Athol Savings Bank ATM Locations	Free
ATM INQ/WDL service charge (Non-Athol Savings Bank ATM)*	\$1.00
Point-of-Sale transactions	Free
Replacement Cards	\$20.00

*First 5 free inquiries or withdrawals per statement cycle. ATM owner surcharge may apply.

Cash Reserve Services

OD Protection Transaction Fee (per transfer) (Automatic Transfer Protection from savings)	\$10.00
Business Overdraft Line of Credit (per year)	\$35.00

Checks

Money Orders	\$5.00
Treasurer/Bank Check	\$5.00
Certified Check	\$35.00

Funds Transfers

Domestic Wire, incoming	\$15.00
Domestic Wire, outgoing	\$25.00
Foreign Wires, all	\$50.00

Night Depository

Plastic Deposit Bags (per 100)	\$20.00
Night Deposit Key Replacement	\$5.00
Extra Night Deposit Keys (each)	\$5.00

International

Canadian Check Fee (per item)	\$21.00
Canadian Check Return Fee (per item)	\$25.00
Foreign Check Fee (per item)*	\$35.00 - 80.00
Foreign Check Return Fee (per item)	\$40.00

*Fee applies to Canadian currency checks, U.S. dollar checks drawn on Canadian Banks and U.S. dollar checks drawn on banks in: United Kingdom, France, Germany, and Japan. All other items are subject to a \$80 fee.



Other

Collection Item (Domestic)	\$25.00
Collection Item (Foreign)	\$30.00
Deposited/Cashed Item Returned	\$10.00
Tax Levy	\$75.00
Account Research	\$25.00/Hour, Minimum \$25.00
Abandoned Property	\$50.00
Interim/Copy of Statements	\$5.00
Copies 1099, 1098	\$5.00
Duplicate Statement	\$6.00
Copy of Statement	\$3.00
Copy of images per page	\$1.50
Statements, special handling	\$5.00
Back-up Withholding Set-Up Fee	\$10.00
Returned Mail (per month, per account)	\$15.00

Account Information**Business Checking****Completely Free Business Checking**

Minimum Balance	\$0.00
Monthly Service Charge	\$0.00
Monthly per item fee in excess of 1000 debit and credit transactions	\$0.25 per debit and credit item

Business Interest Checking

Minimum Balance	\$1,000.00
Monthly Service Charge*	\$8.00
Monthly per item fee in excess of 1000 debit and credit transactions	\$0.25 per debit and credit item

Commercial Checking

Minimum Balance	\$0.00
Monthly Service Charge (May be reduced by the Earnings Credit)	\$15.00
Per transaction item fee **	\$0.12

Municipal Checking

Minimum Balance	\$10,000.00
Monthly Service Charge*	\$10.00
Monthly debit fee if balance falls below minimum	\$0.10 per debit item
Monthly deposit fee if balance falls below minimum	\$0.08 per deposit

IOLTA Checking

Minimum Balance	\$0.00
Monthly Service Charge	\$0.00

* Fee is charged only if minimum balance is not maintained

** Includes deposited items, checks paid, external deposits, and external withdrawals

Business Savings

Transactional Statement Savings

Minimum Balance	\$100.00
Monthly Service Charge *	\$3.00

Business Statement Savings

Minimum Balance	\$100.00
Monthly Service Charge *	\$3.00

Money Market

Minimum Balance	\$2,500.00
Monthly Service Charge *	\$10.00

Municipal Money Market

Minimum Balance	\$2,500.00
Monthly Service Charge *	\$10.00

Tiered Municipal Money Market

Minimum Balance	\$2,500.00
Monthly Service Charge *	\$10.00

Xtreme Business Money Market

Minimum Balance	\$2,500.00
Monthly Service Charge *	\$10.00

* Fee is charged only if minimum balance is not maintained



Safe Deposit Schedule of Fees

Effective January 1, 2023

Box Rental Fees

Size	Annual Rent	Annual Rent with Auto Payment
1 ½ x 5	\$20.00	\$10.00
2 x 5	\$50.00	\$30.00
3 x 5	\$55.00	\$35.00
4 x 5	\$60.00	\$40.00
5 x 5	\$65.00	\$45.00
3 x 10	\$70.00	\$50.00
5 x 10 & 7 x 10	\$80.00	\$60.00
10 x 10	\$145.00	\$125.00
15 x 10 & 17 x 10	\$170.00	\$150.00
Chests	\$220.00	\$200.00

Miscellaneous Fees

Drilling Box	\$200.00
Key Replacement	\$25.00
Late Fee	\$5.00 per month

Safe Deposits Boxes are located in the following locations:

- Main Office Service Center, 388 Main St., Athol, MA 01331
- Ashburnham Office, 52 Main St., Ashburnham, MA 01430
- Gardner Office, 196 Timpany Blvd., Gardner, MA 01440
- Winchendon Office, 112 Central St., Winchendon, MA 01475

Not all sizes and boxes are available at all branches

Note: Athol Savings Bank does not provide insurance for the contents of your safe deposit box. The contents are also not insured by any government insurance program. You may, at your own expense, secure your own insurance.