

Business Fee Schedule

Effective January 1, 2026

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, A Division of Cornerstone Bank ATM Locations	Free
ATM INQ/WDL service charge (Non-Athol Savings Bank, A Division of Cornerstone 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

Business 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

Tiered Business 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