



Personal Fee Schedule

Effective January 1, 2026

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, 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
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 Statement Savings	\$0.00	\$0.00
Save\$um Statement Savings	\$0.00	\$0.00
Solutions 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.