



**BUSINESS BANKING
SCHEDULE OF CHARGES
Effective July 1, 2024**

Checking

Business Basic

\$10.00 Monthly fixed charge if the average daily balance falls below \$1,500.00 on any given day during the statement cycle.

Generally for businesses with fewer than 150 transactions per month (transactions include checks paid, deposits, ATM deposits and deposited items).

*Business Plus **

\$15.00	Monthly Maintenance Fee	FREE Online Banking and Bill Pay
\$ 0.20	Per Item Paid	FREE Estatements and eLoan bills
\$ 0.65	Per Deposit	
\$ 0.15	Per Item Deposited	
\$ 0.65	Per ATM Deposit	
\$ 0.15	Per ACH deposit or withdrawal	

*We will apply an Earnings Credit Allowance on the average available balance in your checking account during the statement period, this will be applied toward normal service charges. This allowance is a variable rate and is subject to change without notice.

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

Savings

Business Money Market Account

The interest paid on this account is based on the account balance; the higher your balance, the higher your interest rate.

\$10.00 Monthly fee if the average daily balance falls below \$1,000.00

Inactive Account Fees

Any account inactive for one year, with a balance under \$50.00, will be assessed a \$2.00 charge per month.

Other Account Related Fees

\$10.00	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. <u>IMPORTANT NOTE:</u> this fee may be assessed each time a transaction is presented for payment.

P.O. Box 1656 Haverhill, MA 01831-2356 (978) 374-0161
www.haverhillbank.com Telephone Banking: (888)226-5973

Member FDIC / Member DIF • Equal Housing Lender 



\$30.00	Insufficient or Uncollected funds, per item or EFT paid, also known as Overdraft fee. No NSF/Overdraft fee if resulting balance or item is less than or equal to \$10.00. Item includes checks, in-person withdrawals, ATM withdrawals or other electronic means.
\$ 25.00	Per hour for research on an account
\$ 5.00	Duplicate Statement / Duplicate copy of an item
\$ 5.00	Instant Statement, including balance history
\$ 5.00	Account closed within 6 months
\$ 25.00	Lost passbook affidavit (CD's)
\$ 5.00	Treasurer's Check
\$ 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.
\$ 75.00	Escheatment Fee
\$ 25.00	Foreign Check Collection
\$ 25.00	Purchase or sell foreign currency
\$ 35.00	Privately Owned ATM (monthly fee), effective July 1, 2018

Safe Deposit Boxes

\$ 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
\$ 90.00	5 x 10		
\$150.00	10 x 10		

Special Checks

\$ 5.00	Treasurer's Checks	\$30.00 Stop Payment Request
\$ 3.00	Money Order	

Wire Transfer

\$ 25.00	Domestic Outgoing	\$55.00	International Outgoing / Incoming
\$ 12.00	Domestic Incoming		

IRA

\$ 10.00	Annual fixed charge withdrawn from your account.
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Other Fees

\$10.00	Medallion Signature Guarantee
\$ 5.00	Returned mail

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Online Banking Fees

\$12.95 Expedited Bill Payment (check)

\$ 9.95 Expedited Bill Payment

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 Inquiry at Haverhill Bank ATM

\$ 1.25 Withdrawal at any other location

\$ 0.75 Balance Inquiry or transfer at any other location

\$ 5.00 Inactive ATM/Debit Card fee if not used for 12 months or longer, and card will be closed.

\$ 15.00 Replacement Card

\$ 15.00 Card not picked up within 30 days

\$ 60.00 Expedited Replacement Card

\$ 30.00 Insufficient or Uncollected funds, per item or EFT returned. 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. (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.)

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