

Common Features/Fee Schedule

Effective September 17, 2018

The following fees and/or transaction limitations may be assessed, if any, to your account.

Product/Item	Fee
Check printing	Varies depending on account type
Deposit checks (and other items) returned unpaid	\$12.00
Overdraft (created by check, in person withdrawals, or other electronic means)	\$33.00
Nonsufficient funds (NSF) each item	\$33.00
Maximum daily NSF charge	\$231.00
Continuous overdraft (per day starting on the 11th day)	\$2.00
Uncollected funds each item	\$33.00
Account activity printout	\$5.00
Account research	\$25.00 per hour \$25.00 minimum
Account balancing assistance	\$20.00 per hour \$20.00 minimum
Auto transfer from savings	\$3.00
Stop payments (all items)	\$33.00
Outgoing wire transfers domestic	\$30.00
Incoming wire transfers domestic	\$15.00
Incoming wire transfers pay upon proper ID	\$25.00
Outgoing international wire transfer	\$50.00
Incoming international wire transfer	\$20.00
Notary service	N/A
Lock bags	\$10.00 per key, per year
ATM transactions at foreign machine (ATMs not part of the MoneyPass network)	\$3.00
Replacement ATM/Debit card	\$7.50
Early closure of account (account has been open for less than 60 days)	\$25.00
Popmoney sent next day (any amount)	\$3.00
Popmoney sent within 3-days (any amount)	\$2.00
Popmoney received (any amount)	\$1.00

Common Features/Fee Schedule (cont.)

Product/Item	Fee
Counter checks	\$5.00 for 3 checks
Money orders	\$5.00
Cashier's checks	\$7.00
Tax levy/garnishments	\$75.00
Mailed statement copy	\$3.00
Dormant account fee – checking (12 months of no activity, excluding interest credit)	\$5.00 per month
Dormant account fee – savings (24 months of no activity, excluding interest credit)	\$5.00 per month
Non-customer cashing Andover Bank check	\$5.00
Safe deposit box drilling	\$250.00
Safe deposit key replacement	\$25.00
2 x 5 Safe deposit box	\$35.00
3 x 5 Safe deposit box	\$45.00
4 x 5 Safe deposit box	\$50.00
5 x 5 Safe deposit box	\$50.00
6 x 5 Safe deposit box	\$55.00
3 x 10 Safe deposit box	\$60.00
5 x 10 Safe deposit box	\$95.00
10 x 10 Safe deposit box	\$130.00
IRA transfer closeout	\$25.00



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