

	Monthly Service Charge
Basic Checking Account	
* \$10 opening deposit, monthly minimum balance fee	none
Personal NOW Account	
* \$10 opening deposit, monthly withdrawal fee per item if average monthly balance falls below \$200	\$0.15
Voyager Banking Account	
* \$10 opening deposit, monthly minimum balance fee	none
* Up to \$15.00 in non-Martha's Vineyard Savings Bank ATM Terminal Surcharge fees will be reimbursed if on the last day of the statement cycle you are enrolled in e-Statements, you are enrolled in the On-line banking and ten Point of Sale signature or PIN-based transactions have posted and cleared your account during the statement cycle. Reimbursement for the month will be credited to account at the close of each statement cycle.	
* MVSAB ATM/Debit Card Activity charge per withdrawal at other terminals is waived	
Clipper ship Investment Checking Account	
* \$100,000 opening deposit, monthly minimum balance fee	none
Personal Money Market Account	
* \$2,500 opening deposit, monthly minimum balance fee	none
Passbook, School, On-line and Statement Savings Accounts	
* Monthly minimum balance fee, opening amounts vary	none

Special note for customers 65 and older, or 18 and under. You may choose 1 demand deposit account and 1 savings account which is established and used for personal, family or household purposes, upon which no service, maintenance or other similar charges shall be imposed. However, the Bank may charge \$5.00 for an "uncollected funds" or "NSF" fee. You must notify the bank to qualify for these exemptions.

### OTHER ACCOUNT FEES

The following fees and charges may be assessed against your account.

Stop Payment/Postdated check charge	\$20.00
Overdraft NSF fee per item*	\$20.00
ACH OD/NSF Charge	\$20.00
Uncollected /NSF Fee	\$20.00
Charge to return	\$20.00
~ No charge if an item would result in an overdraft balance of \$10.00 or less	
~ We charge you Uncollected / NSF fees for no more than 5 items each day	
Charge to Return Checks, ATM, ACH or other Electronic Debits	\$20.00
ACH Stop Payment/Authorization Revoked	\$20.00
Orders returned for any other reason	\$20.00
Duplicate Statement mailing fee	\$7.50
Lost Passbook fee (no charge if converted to Statement Savings account)	\$20.00
Consecutive Day Overdraft fee (per day):	\$3.50
~ A consecutive day overdraft fee will be assessed on the 6th business day following the day the overdraft first occurred if the account balance remains overdrawn for five business days. This daily fee will continue up to an additional 14 business days should the account remain overdrawn.	
Return Deposit Item Fee	\$5.00

### OTHER SERVICES AND FEES

Abandoned Property	\$25.00
Bond Coupon (plus postage which varies)	\$10.00
Check Printing Fees - varies by the style of check and account type	
Closing Fee (if the account is closed within 1 year)	\$10.00
Collection item	\$10.00
Foreign Check Collection	
Canadian	\$10.00
All other countries (Federal Reserve fee extra)	\$20.00
Returns	\$20.00

Foreign Currency Order or Foreign Currency deposited item	\$20.00
Inactive Account (no activity for 365 days, balances under \$50) - monthly fee	\$2.00
Levy attachment	\$50.00
Official Check (one free per day)	\$1.00
Overdraft Protection Program**	
Annual Fee	\$25.00
Each Transfer Fee	\$3.00
Personal Money Order (one free per day)	\$1.00
Photocopy (per page)	\$0.30
Research - per hour (1 hour minimum, plus photocopy fee)	\$40.00
Statement Reproduction (per statement)	\$3.00
Telephone Transfer (bank assisted, per transfer)	\$5.00
Trustee's Summons processing	\$75.00
Zelle® Stop Payment Fee	\$20.00

**FUNDS TRANSFERS:**

Wire Transfer - Outgoing domestic	\$20.00
Wire Transfer - Outgoing foreign	\$40.00
<u>Same Day Bill Payment</u>	
Electronic Transfer to selected vendors per transaction	\$9.95
Overnight check service per transaction	\$14.95

**ATM/DEBIT CARDS**

Martha's Vineyard Savings Bank Terminal:	
Per Transaction	No Charge
Non-Martha's Vineyard Savings Bank Terminal:	
ATM/Debit Card Activity charge at SUM Network machines	No Charge♦
ATM/Debit Card Activity charge per withdrawal at other terminals	\$1.00
Balance Inquiry Charge per inquiry	\$0.50
Debit Card Credit transaction	No Charge
PIN-based Point of Sale transaction	No Charge
Expedited delivery of ATM or Debit card	varies

Notice regarding ATM fees by others: if you use an ATM that is not operated by us, you may be charged a fee by the owner of that machine and/or by an automated transfer network. You may be charged even if you do not complete a transaction.

♦ Martha's Vineyard Savings Bank card activity charges are subsequently refunded

**NO CHARGE TO CUSTOMERS FOR THE FOLLOWING SERVICES:**

Coin Counter Usage  
Direct Deposit  
Automated Clearing House transfers  
E-statements  
Incoming Wire Transfer  
Night Depository  
Notary Public Service  
Signature Guarantee (Medallion Program)

\*Uncollected / NSF Fees can be created by check, in-person withdrawal, ATM withdrawal, or other electronic means

\*\*Refer to Overdraft Protection Program