

Schedule of Fees



MERRIMACK
COUNTY SAVINGS BANK

Health Savings Accounts	\$25
ACH Returned Item Fee	\$12
ATM/Debit Card Replacement	\$10
ATM Surcharge Non-Customers	\$3
Checks	
Money Orders	\$3
(One free per day, per customer)	
Treasurer's Checks	\$5
(One free per day, per customer)	
Check Cashing for Non-Merrimack, -MVSB or -SBW Customers	
(Non-Merrimack, -MVSB or -SBW checks)	\$10
Check Collection	
Canadian checks	\$35
All other checks	\$40
CheckReserve Line of Credit Annual Fee	
	\$30
Early Closing	
All Purpose Club	\$15
(accounts closed within 90 days)	
IRA	\$15
(within 6 months, early penalty may apply)	
Checking	\$15
(accounts within 6 months)	
Escheatment	\$75
Inactive Fee	
Checking	\$5 per month
(after 1 year of inactivity)	
Savings	\$5 per month
(after 3 years of inactivity)	
IRA Premature Withdrawal	\$25
IRA Transfer	\$50

Legal Processing \$125
(Garnishments, Levies, Writs)

Mutual Benefits Value Added Membership

Perks \$3 per month
Perks & Protection \$6 per month
Premier Perks & Protection \$9 per month

Night Deposit Locked Bags \$45

One-Time ACH Payment \$40

Overdrafts

Continuous Overdraft Fee - Non-Personal
Checking Accounts \$5 per day
(after 5 business days negative \$5 or more)
Overdraft Item Fee \$32.50
Uncollected Funds Fee \$31.50
Returned Deposited Item Fee \$12
Returned Item Fee \$32.50

Research \$40 per hour
1 hour minimum

Safe Deposit Box Rental and Fees

See Safe Deposit Box Brochure

Statement Sent to Additional Address \$10

Stop Payments \$35

Transfer Account Protection ... \$8 per transfer

Undeliverable Statement Fee \$5

Wire Transfer Fee

Incoming Domestic Wires \$12
Incoming Foreign Wires \$38
Outgoing Domestic Wires \$25
Outgoing Foreign Wires \$50

Banking Services

PERSONAL

- Checking
- Savings
- CDs and IRAs
- Health Savings Account
- Convenience Services:
Online Banking, Mobile Banking,
Mobile Deposit, eStatements, Telephone
Banking, ATM and Debit Cards,
Combined Statements
- Mutual Benefits
- Overdraft Protection Services:
Transfer Account Protection, CheckReserve
Line of Credit, Courtesy Pay
- Mortgages
- Construction Loans
- Personal Loans
- Home Equity Loans and Lines of Credit
- Safe Deposit Boxes

BUSINESS

- Business Loans
- Checking
- Savings
- CDs
- Sweep Accounts
- Convenience Services:
Online Banking, Mobile Banking, Mobile
Deposit, eStatements, Telephone Banking, ATM
and Debit Cards, Combined Statements
- Cash Management Services
- Mutual Benefits Business Partner Program
- Debit Mastercard BusinessCard®
- Deposit Express Remote Deposit Capture
- Merchant Credit Card Service



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