

Schedule of Fees



MERRIMACK
COUNTY SAVINGS BANK

Account Transfer Fee for Health Savings Accounts (HSA)	\$25
ATM/Debit Card Replacement Fee	\$10
ATM Surcharge for 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 Check Collection Fee	\$25
Domestic Check Collection Fee	\$20
Foreign Check Collection Fee	\$40
CheckReserve Line of Credit	
Annual Fee	\$30
Early Closing Fee	
All Purpose Club	\$15
(Closed within 90 days)	
IRA	\$15
(Closed within 6 months, early penalty may apply)	
Checking	\$15
(Closed within 6 months)	
Escheatment Fee	\$75
Foreign Currency (Buy or Sell)	\$30
Inactive Fee	
Checking (after 1 year of inactivity)	\$5 per month
Savings (after 3 years of inactivity)	\$5 per month
IRA Premature Withdrawal Fee	\$25
IRA Transfer Fee	\$50
Legal Processing Fee	\$125
(Garnishments, Levies, Writs)	
Mutual Benefits Value Added Membership	
Mutual Benefits Membership	
Perks	\$3 per month
Mutual Benefits Membership	
Perks & Protection	\$6 per month
Mutual Benefits Membership Premier	
Perks & Protection	\$9 per month

Night Deposit Locked Bags Fee \$45

One-Time ACH Payment Fee \$40

Overdrafts and Returned Items

As long as your account is not overdrawn by more than \$5 on any given day, we won't charge you any of the below fees.

Continuous Overdraft Fee - Non-Personal
Checking Accounts \$5 per day
(After 5 business days negative \$5 or more)

Overdraft Item Fee \$32.50*
(Maximum of 4 fees per business day for personal accounts)

Returned Item Fee \$32.50*
(Maximum of 4 fees per business day for personal accounts)

Uncollected Funds Fee \$31.50
(Maximum of 4 fees per business day for personal accounts)

**Returned items may be presented for payment by the payee or their financial institution multiple times, which may result in multiple Returned Item Fees and/or Overdraft Item Fees for the same item.*

Research \$40 per hour
(1 hour minimum)

Returned Deposited Item Fee \$12

Safe Deposit Box Rental and Fees*

See Safe Deposit Box Brochure

**Safe Deposit Box Rentals are not insured by the FDIC*

**Monthly Statement Sent to Additional
Address** \$10 per month

Stop Payment Fee \$35

**Transfer Account (Acct) Protection
Fee** \$5 per transfer

Undeliverable Statement Fee \$5

Wire Transfer Fee

Incoming Domestic Wires No charge

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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