

# Schedule of Fees Account Disclosure



**MERRIMACK**  
COUNTY SAVINGS BANK

For your convenience, we have put together this summary of our most common fees and service charges. There may be other fees associated with specific accounts or functions that are not included here. Our customer service department will be glad to answer any questions you may have.

## Account Transfer Fee for Health Savings

**Accounts** .....\$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

## Check/Reserve Line of Credit

**Annual Fee** .....\$30

## Early Closing

All Purpose Club .....\$15

(Closed within 90 days)

Checking<sup>1</sup> .....\$15

(Closed within 6 months)

**Escheatment Fee<sup>1</sup>**.....\$75

**Foreign Currency** (Buy or Sell) .....\$30

## Inactive Fee

Checking<sup>1</sup> .....\$5 per month

(after 1 year of inactivity)

Savings.....\$5 per month

(after 3 years of inactivity)

**Legal Processing Fee**.....\$125

(Garnishments, levies, writs)

## Mutual Benefits Value Added Membership<sup>2</sup>

Mutual Benefits Membership Perks .....\$3 per month

Mutual Benefits Membership Perks &

Protection .....\$6 per month

Mutual Benefits Membership Premier Perks &

Protection .....\$9 per month

<sup>1</sup> Fee does not apply to the Bank On Checking Account.

<sup>2</sup> Not available with Bank On Checking Account.

## Overdrafts and Returned Items

Overdraft and returned-item fees apply to overdrafts created by check, in-person withdrawals, or other electronic means. As long as your account is not overdrawn by more than \$5 on any given day, you will not be charged overdraft or returned-item fees.

**Bank On Checking Account not eligible for Courtesy Pay or Overdraft coverage. Items that draw Bank On Checking Account negative will be returned. Returned Item Fee does not apply to Bank On Checking Accounts.**

**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 per business day for personal accounts)

Returned Item Fee .....\$32.50

(Maximum of 4 per business day for personal accounts)

Uncollected Funds Fee .....\$31.50

(Maximum of 4 per business day for personal accounts)

**Research** .....\$40 per hour

(1 hour minimum)

## 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

## Statements

Undeliverable Statement Fee .....\$5

## Wire Transfer Fee

Incoming Domestic Wires.....No charge

Incoming Foreign Wires .....\$38

Outgoing Domestic Wires.....\$25

Outgoing Foreign Wires .....\$50



Member  
**FDIC**

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