

## Other Bank Fees (continued)

### ATM/MASTERMONEY™ CARDS (5)

|   |         |
|---|---------|
| ATM Card.....                                       | Free    |
| MasterMoney™ Card.....                              | Free    |
| Transaction at RCB ATMs.....                        | Free    |
| Transaction at SUM & MoneyPass ATMs .....           | Free    |
| Transactions In Currencies Other Than US Dollar (7) |         |
| Cross Border Assessment ICA Fee.....                | 0.90%*  |
| Currency Conversion Assessment CCA Fee ....         | 0.20%*  |
| Temporary ATM Card.....                             | Free    |
| Overdraft.....                                      | \$30.00 |
| Card Replacement Fee.....                           | \$10.00 |
| Card Replacement – Express Delivery.....            | \$75.00 |

### SAFE DEPOSIT BOX ANNUAL FEE

|  |          |
|--|----------|
| 3X5X24 Annual Fee.....                       | \$30.00  |
| 5X5X24 Annual Fee.....                       | \$50.00  |
| 3X10X24 Annual Fee.....                      | \$60.00  |
| 5X10X24 Annual Fee.....                      | \$90.00  |
| 10X10X24 Annual Fee.....                     | \$175.00 |
| Box Drilling (6).....                        | \$200.00 |
| Key Replacement (6).....                     | \$20.00  |
| Late Charge (after 30 days of due date)..... | \$5.00   |

Box & Contents NOT Insured by FDIC or SIF

### CHECK PRINTING

Check printing cost will vary according to style and quantity of checks ordered. Please ask a Banking Specialist for more information.

- (1) 18/65 overdraft fee \$5.00.
- (2) Applied daily after the 5th calendar day of overdraft status.
- (3) Subject to change as determined by the Office of the Commissioner of Banks.
- (4) Special rules apply if account owner is 18 years or younger or if the account owner is 65 years and older. Ask for details.
- (5) Surcharges may be assessed by other institutions for the use of their ATM. ATM surcharges will be reimbursed up to a maximum of \$10 per monthly statement cycle for the On-The-Go Checking account.
- (6) Subject to change based on cost incurred by the bank.
- (7) Charged as a percentage of conversion amount.
- (8) The monthly maintenance fee will be imposed every monthly statement cycle if the balance in the account falls below \$500.00 any day of the monthly statement cycle or if you do not have automatic direct deposit to this account at least once per monthly statement cycle.

## Loan Account Fees (9)

### PAYOFF

|                              |           |
|------------------------------|-----------|
| Payoff Request Letters ..... | No Charge |
| Lien Release Fee:*           |           |
| Residential Property.....    | \$50.00   |
| Commercial Property.....     | \$200.00  |

### CONSUMER AND RESIDENTIAL LOANS

|                                    |           |
|------------------------------------|-----------|
| Recast Mortgage Request.....       | \$300.00  |
| Closing Documentation Redraw Fee:* |           |
| Residential Loan .....             | \$175.00* |

### HOME EQUITY

|                        |           |
|------------------------|-----------|
| Subordination Fee..... | \$300.00* |
|------------------------|-----------|

### MISCELLANEOUS LOAN FEES

|   |           |
|---|-----------|
| Research Fee (per hour, minimum 1 hour) ..... | \$50.00   |
| Reissue/Confirmatory Discharge Fee.....       | \$50.00   |
| Copies of File Documents.....                 | \$10.00   |
| Partial Release of Collateral.....            | \$200.00* |
| Subpoena (per hour, min. 1 hr.).....          | \$75.00   |

(9) Payment of fees may be required prior to providing the requested service. The bank may assess other fees, based on the complexity of the requested service. Some fees are assessed to the loan account and will be billed and payable in the next billing statement. This fee schedule may be amended at any time.

(PFD012717)

(781) 942-5000 | [readingcoop.com](http://readingcoop.com)

# Personal Fee Disclosure

Effective April 1, 2017: Items marked with an asterisk (\*) have been added or changed. Fees Subject to Change.



For a list of our locations and hours please visit our website [readingcoop.com](http://readingcoop.com)

NMLS#: 457258  
MEMBER FDIC | MEMBER SIF



## Deposit Accounts

### PERSONAL CHECKING ACCOUNTS (4)

Value Checking Account.....Free

Value NOW Checking Account (8)

- Interest Bearing
- Monthly maintenance fee if minimum daily balance of \$500 is not maintained or if you do not have direct deposit ..... \$10.00

On-the-Go Checking Account (5)

- Monthly maintenance fee if minimum daily balance of \$100 is not maintained.....\$3.99
- Rebate of ATM surcharges up to a maximum of \$10 per monthly statement cycle.

Student Checking Account..... Free

### PERSONAL SAVINGS ACCOUNTS (4)

Passbook Savings Account<sup>±</sup>.....Free

Statement Savings Account<sup>±</sup>.....Free

Christmas Passbook Savings Account.....Free

Vacation Savings Account .....Free

Student Statement Savings Account<sup>±</sup>.....Free

Student Passbook Savings Account<sup>±</sup>.....Free

### MONEY MARKET DEPOSIT ACCOUNT<sup>±</sup>

Monthly maintenance fee if minimum daily balance of \$2,500 is not maintained.....\$12.00

#### Excess Transaction Fee

(over 6 per statement cycle/per item)..... \$7.00

### GREEN ONLINE ACCOUNTS

Green Online Checking Account.....Free

Green Online Savings Account<sup>±</sup>.....Free

Online Christmas Savings Account.....Free

Online Vacation Savings Account.....Free

Green On-the-Go Checking Account (5)

- Monthly maintenance fee if minimum daily balance of \$100 is not maintained .....\$3.99
- Rebate of ATM surcharges up to a maximum of \$10 per monthly statement cycle.

### INDIVIDUAL RETIREMENT PLAN (IRA)

Annual Service Fee (per account holder)..... \$10.00

IRA External Transfer Fee.....\$50.00\*

### HEALTH SAVINGS ACCOUNT (HSA)

Annual Service Fee (per account)..... \$10.00

## Other Bank Fees

### BANK CHECKS

Official Bank Check (Customers Only)..... \$4.00

Money Order (Customers Only)..... \$2.00

Stop Payment/Reissue of an Official Bank Check/Money Order.....\$30.00

Copy of Paid Official Bank Check/Money Order...\$20.00

### COLLECTION ITEMS

Domestic Check Collection.....\$15.00

Canadian Check\* Collection up to \$2,000 USD (US dollars or Canadian dollars).....\$40.00\*

Other Foreign Check Collection\* .....Varies\* (Minimum \$150 & maximum \$300)

LIENS & WRITS (Each).....\$75.00

SUBPOENA (per hour, min. 1 hour).....\$75.00

### LEVIES

Commonwealth of Massachusetts.....\$75.00

IRS.....\$75.00

### RESEARCH (Back Office/In Branch)

Account Research Fee (per hour, min. 1 hour)..... \$50.00

Statement Copy Print Fee (per statement).....\$10.00

Check Copies (First 25 checks free/then per check) .....\$10.00

Other Documentation Duplication.....\$25.00

CPA Confirmations.....\$25.00

### UNCLAIMED PROPERTY

Escheatment Fee.....\$50.00\*

**OVERDRAFTS (1)** Insufficient Funds Charge for Overdraft Items or Returned Items by Check, ATM, Debit Card, POS transactions, ACH or other means. ....(per item) \$30.00

**Sustained Overdraft Fee (2)** ..... \$5.00

### RETURN DEPOSITED ITEM (3)

Deposited or cashed check returned unpaid..... \$7.17\*

**STOP PAYMENT (4)**..... \$30.00\*

**PASSBOOK REPLACEMENT FEE (Lost or Stolen)**.....\$15.00

**DORMANT ACCOUNT FEE** (Beginning of the 13th month of inactivity) ..... \$5.00

**LINKED PROTECTION FEE (per transfer)** ..... \$5.00

### ACCOUNT CLOSURE

By Mail.....\$10.00\*

Within Initial 6 Months of Opening.....\$25.00\*

**RETURN MAIL CHARGE**.....\$5.00\*

**REPLACEMENT NIGHT DEPOSIT BAGS (PER BAG)**.....\$25.00

**CREDIT CARD CASH ADVANCE FEE**..... 5% of the U.S. dollar amount

### COIN MACHINE FEE

Customers.....Free

Non-Customers.....8.00%

### FOREIGN CURRENCY PURCHASE

(Minimum purchase amount \$500 US equivalent)

Customers.....Free

Non-Customers.....\$10.00

**NOTARY PUBLIC FEE**.....Free

### WIRE TRANSFERS

Outgoing/Incoming

Domestic.....\$20.00

Foreign.....\$40.00

Wire Investigation.....\$25.00

Wire Rejection.....\$10.00

### ONLINE BANKING (readingcoop.com)

Account Access & Inquiry.....Free

Transfers between RCB Accounts.....Free

Online Bill Payment.....Free

### EXPEDITE BILL PAYMENT\*

Overnight Check Payment.....\$12.95

Same Day Bill Payment.....\$9.95

**MOBILE BANKING (iPhone®, iPad®, Andriod™)**.....Free

**TELEPHONE BANKING (1-888-469-4441)**.....Free

<sup>±</sup>Transfers from a Savings or Money Market Deposit Account to another account or to third parties by preauthorized, automatic, telephone, or Online transfer or by check, draft, or similar order to third parties are limited to no more than six per monthly statement cycle. If you exceed the permitted limits repeatedly, we may restrict future transfer activity, convert your account to a transaction account, or close your account. If we take any of these actions, we will notify you that we have done so.