

Business Fee Schedule

Effective October 1, 2022: Items marked with an asterisk (*) have been added or changed. For account specific fees, refer to our Business Terms and Conditions.

Miscellaneous Fees

OVERDRAFTS

Insufficient Funds Charge for Overdraft Items or Returned Items by Check, ATM, Debit Card, POS transactions, ACH or Other Means(Per day) \$15.00*

RETURN DEPOSITED ITEM (1)

Deposited or cashed check returned unpaid\$8.41*

STOP PAYMENT\$30.00

BANK CHECKS

Official Bank Check (Customers Only)..... \$10.00*
 Money Order (Customers Only)..... \$5.00*
 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 CollectionVaries (Minimum \$250 & Maximum \$300)

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

SUBPOENA (Per Hour, Minimum 1 Hour).....\$75.00

LEVIES

Commonwealth of Massachusetts\$75.00
 IRS.....\$75.00

RESEARCH (Back Office/In Branch)

Account Research Fee (Per Hour, Minimum 1 Hour)\$50.00
 Statement Copy Print Fee (Per Statement)\$10.00
 Check Copies (First 10 Checks Free, Then Hourly Research Fee Applies)\$50.00
 Other Documentation Duplication\$25.00
 CPA Confirmations.....\$25.00

UNCLAIMED PROPERTY

Escheatment Fee\$50.00

FOREIGN CURRENCY PURCHASE

(Minimum Purchase Amount \$500 US Equivalent)

Customers Free
 Non-Customers\$10.00

ADDITIONAL MONTHLY STATEMENT \$50.00
 (Charged on Enrollment and on Anniversary Thereafter)

LINKED PROTECTION FEE (Per Transfer) Free*

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

COIN MACHINE FEE

Customers Free
 Non-Customers 8.00%

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
 P2P 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

ACH

Return Originated Item Fee.....\$7.50
 Origination File Reversal Fee\$25.00

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NMLS#: 457258
 MEMBER FDIC | MEMBER DIF



Fees subject to change.

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ATM/MASTERMONEY™ CARDS (2)

ATM Card.....	Free
MasterMoney™ Card.....	Free
Transaction at RCB ATMs.....	Free
Transaction at MoneyPass ATMs	Free
Currency Conversion and Cross-Border Transaction Fee (3)*	
ICA-CCA Fees	1.10%
Card Replacement Fee	\$10.00
Card Replacement – Express Delivery.....	\$75.00

SAFE DEPOSIT BOX ANNUAL FEE (6)

Box & Contents NOT Insured by FDIC or DIF

2X5X24 Annual Fee.....	\$30.00*
3X5X24 Annual Fee.....	\$40.00*
5X5X24 Annual Fee.....	\$50.00
3X10X24 Annual Fee	\$75.00*
5X10X24 Annual Fee	\$100.00*
10X10X24 Annual Fee.....	\$175.00
12X12X24 Annual Fee	\$200.00*
Box Drilling minimum (4).....	\$250.00*
Key Replacement minimum (4).....	\$20.00
Late Charge (After 30 Days of Due Date)	\$5.00

CHECK PRINTING

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

Cash Management Services

ACH ORIGATION MONTHLY FEES (5)

Files Per Month Service Charge	
Up to 4.....	\$25.00
	\$10.00 For Each Additional File
Positive Pay ACH/Check Fraud Protection (5).....	\$50.00*
Positive Pay Check Item Fee (5)	\$0.005
Positive Pay Mismatch Check Item Fee (5)	\$0.10

REMOTE DEPOSIT SERVICES

Remote Deposit Service Fee (5).....	\$50.00
Per Imaged Item Fee.....	\$0.10
Scanner.....	Varies

OVERNIGHT SWEEP SERVICES

Overnight Sweep Fee (Annual).....	\$100.00*
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DIGITAL FUNDING SERVICES

ZRent	Free*
ZEscrow	Free*

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

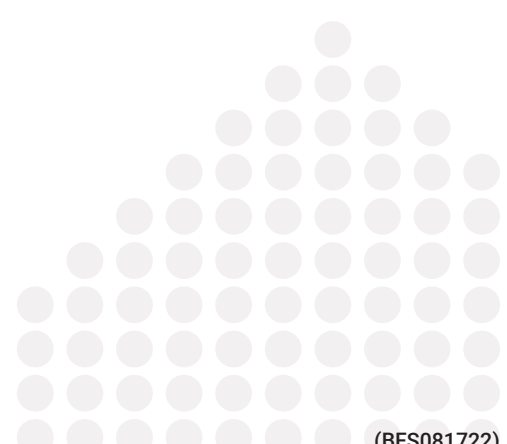
- (1) Subject to change as determined by the Office of the Commissioners of Banks.
- (2) Surcharges may be assessed by other institutions for the use of their ATM. Surcharges can be avoided by choosing MoneyPass ATMs designated with a decal on or near the exterior of the ATM.
- (3) Charged as a percentage of conversion amount.
- (4) Minimum fee shown. Charge may be higher based on actual costs incurred by Bank.
- (5) Subject to account analysis and earnings credit.
- (6) Sizes vary by branch location.

For a list of our locations and hours, visit our website:

readingcoop.com | (781) 942-5000

Fees subject to change.

(BFS081722)



Business Fee Schedule

Effective March 3, 2025: Items marked with an asterisk (*) have been added or changed. For account specific fees, refer to our Business Terms and Conditions.

Miscellaneous Fees

OVERDRAFTS

Insufficient Funds Charge for Overdraft Items or Returned Items by Check, ATM, Debit Card, POS transactions, ACH or Other Means.....(Per Day) \$15.00

RETURN DEPOSITED ITEM (1)

Deposited or cashed check returned unpaid\$8.24*

STOP PAYMENT\$30.00

BANK CHECKS

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Money Order (Customers Only).....\$5.00
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IRS.....\$75.00

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Other Documentation Duplication\$25.00
CPA Confirmations.....\$25.00

UNCLAIMED PROPERTY

Escheatment Fee\$100.00*

FOREIGN CURRENCY PURCHASE

(Minimum Purchase Amount \$500 US Equivalent)

Customers\$12.50*
Non-Customers.....\$15.00*

ADDITIONAL MONTHLY STATEMENT\$50.00
(Charged on Enrollment and on Anniversary Thereafter)

LINKED PROTECTION FEE (Per Transfer) No Charge

ACCOUNT CLOSURE

By Mail\$10.00
Within Initial 6 Months of Opening\$25.00

RETURN MAIL CHARGE\$5.00

NIGHT DEPOSIT BAG REPLACEMENT (Per Bag)\$25.00

COIN MACHINE FEE

Customers No Charge
Non-Customers 8.00%

WIRE TRANSFERS

Outgoing/Incoming
Domestic\$20.00
Foreign\$40.00
Wire Investigation\$25.00
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Transfers Between RCB Accounts No Charge
Online Bill Payment No Charge
P2P..... No Charge

EXPEDITE BILL PAYMENT

Overnight Check Payment\$12.95
Same Day Bill Payment.....\$9.95

MOBILE BANKING (iPhone®, iPad®, Andriod™) No Charge

TELEPHONE BANKING (1-888-469-4441) No Charge

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Origination File Reversal Fee.....\$25.00

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3X10X24 Annual Fee	\$75.00
5X10X24 Annual Fee	\$100.00
10X10X24 Annual Fee	\$175.00
12X12X24 Annual Fee	\$200.00
Box Drilling Minimum (4)	\$425.00*
Key Replacement Minimum (4)	\$20.00
Late Charge (After 30 Days of Due Date)	\$5.00

CHECK PRINTING

Check printing cost will vary according to style and quantity of checks ordered. Please ask a Banking Specialist for more information.
Temporary Checks.....\$2.00/check or \$8.00/page*

Cash Management Services

ACH ORIGINATION MONTHLY FEES (5)

Files Per Month Service Charge	
Up to 4	\$25.00
	\$10.00 For Each Additional File
Positive Pay ACH/Check Fraud Protection (5)	\$50
Positive Pay Check Item Fee (5)	\$0.005
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REMOTE DEPOSIT SERVICES

Remote Deposit Service Fee (5)	\$50.00
Per Imaged Item Fee	\$0.10
Scanner	Varies

OVERNIGHT SWEEP SERVICES

Overnight Sweep Fee (Annual)	\$100.00
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DIGITAL FUNDING SERVICES

ZRent	No Charge
ZEscrow	No Charge

MISCELLANEOUS LOAN FEES

Research Fee (Per Hour, Minimum 1 Hour)	\$50.00
Confirmatory Discharge Fee	\$100.00*
Copies of File Documents	\$10.00
Partial Release of Collateral	\$200.00
Commercial Lien Release Fee	\$300.00*

- (1) Subject to change as determined by the Office of the Commissioners of Banks.
- (2) Surcharges may be assessed by other institutions for the use of their ATM.
- (3) Charged as a percentage of conversion amount.
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- (6) Sizes vary by branch location.

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(BFS030325)

