

## Other Bank Fees (continued)

### ATM/DEBIT BUSINESS CARDS<sup>3</sup>

ATM Card.....	Free
Debit Business MasterCard™.....	Free
Transaction at RCB ATMs.....	Free
Transaction at SUM & MoneyPass ATMs.....	Free
Transactions In Currencies Other Than US Dollar <sup>8</sup>	
Cross Border Assessment ICA Fee.....	0.90%*
Currency Conversion Assessment CCA Fee ....	0.20%*
Overdraft.....	\$30.00
Card Replacement Fee.....	\$10.00
Card Replacement – Express Delivery.....	\$75.00

### SAFE DEPOSIT BOX ANNUAL FEE

3"X5"X24".....	\$30.00
5"X5"X24".....	\$50.00
3"X10"X24".....	\$60.00
5"X10"X24".....	\$90.00
10"X10"X24".....	\$175.00
Box Drilling (minimum) <sup>4</sup> .....	\$200.00
Key Replacement (minimum) <sup>4</sup> .....	\$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) Applied daily after the 5th calendar day of overdraft status.
- (2) Subject to change as determined by the Office of the Commissioners of Banks.
- (3) Surcharges may be assessed by other institutions for the use of their ATM. Surcharges can be avoided by choosing SUM Program/MoneyPass ATMs designated with a decal on or near the exterior of the ATM.
- (4) Minimum fee shown. Charge may be higher based on actual costs incurred by Bank.
- (5) Subject to account analysis and earnings credit.
- (6) Transactions include checks paid, ACH debits, ATM withdrawals, debit card/point-of-sale transactions, and deposits.
- (7) Fee as shown, except subject to account analysis and earnings credit with Enterprise Business Checking
- (8) Charged as a percentage of conversion amount.

## Cash Management Services

### ACH ORIGATION MONTHLY FEES<sup>7</sup>:

ACH Origination Set Up Fee .....	\$40.00
Files Per Month Service Charge	
Up to 4.....	\$25.00
5.....	\$35.00
6.....	\$40.00
7.....	\$45.00
8.....	\$50.00
9.....	\$60.00
10.....	\$70.00
11.....	\$75.00
12.....	\$80.00
13.....	\$90.00
14.....	\$95.00

ACH Risk Monitoring Fee <sup>7</sup> .....	\$25.00
Business Online Banking Entitlements.....	\$25.00
Positive Pay Check Fraud Protection Monthly Fee <sup>7</sup> .....	\$25.00
Positive Pay Per Item Fee <sup>7</sup> .....	\$0.005
Positive Pay Mismatch Item Fee <sup>7</sup> .....	\$0.10

### REMOTE DEPOSIT SERVICES

Remote Deposit Service Fee <sup>5</sup> .....	\$50.00
Per Imaged Item Fee.....	\$0.10
Scanner.....	Varies

### 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
Loan Documentation Preparation/Review Fee	
Commercial Loans.....	\$350.00*

(BFS012717)

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# Business Fee Schedule

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



## Commercial Deposit Accounts

### Small Business Checking

(Available to Sole Proprietors and Not-for-Profit Organizations only)

- Monthly maintenance fee if minimum daily balance of \$100 is not maintained..... \$3.99

### Easy Business Checking

- Monthly maintenance fee if minimum daily balance of \$1,000 is not maintained..... \$5.00
- No transaction fee for the first 150 transactions in each monthly statement cycle, \$0.50 for each additional transaction<sup>6</sup>

### Business Checking Plus

- Monthly maintenance fee if minimum daily balance of \$5,000 is not maintained..... \$20.00
- No transaction fee for the first 300 transactions in each monthly statement cycle, \$0.50 for each additional transaction<sup>6</sup>

### Enterprise Business Checking

Monthly Maintenance Fee (per monthly statement cycle) <sup>5</sup> .....	\$10.00
<i>the following transaction fees are per item</i>	
Items Deposited Fee <sup>5</sup> .....	\$0.10
Remote Deposited Image Items <sup>5</sup> .....	\$0.10
Checks Written Fee <sup>5</sup> .....	\$0.05
ACH Debit Svc Chg (Electronic Debits) <sup>5</sup> .....	\$0.05
On-Us Check Cash Svc Chg <sup>5</sup> .....	\$0.05
Deposits Made Svc Chg <sup>5</sup> .....	\$0.35

### IOLTA CHECKING ACCOUNT

(Available to Attorneys only)

Monthly maintenance fee.....No Charge

### BUSINESS 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

### BUSINESS SAVINGS ACCOUNTS<sup>±</sup>

Statement Savings Account..... Free

## Other Bank Fees

### BANK CHECKS

Official Bank Check (Available to customers only).....	\$4.00
Money Order (Available to 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 \$250 & 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, minimum 1 hour) .....	\$50.00
Statement Copy Print Fee (per statement).....	\$10.00
Check Copies (First 25 per calendar year free, then per check copy).....	\$10.00
Other Duplicate Documents (each).....	\$25.00
CPA Confirmations.....	\$25.00

### UNCLAIMED PROPERTY

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

### OVERDRAFTS 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 <sup>1</sup> .....	\$5.00

### RETURN DEPOSITED ITEM<sup>2</sup>

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

STOP PAYMENT..... \$30.00\*

### 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)

### DORMANT ACCOUNT FEE

(Beginning of the 13th month of inactivity)..... \$5.00

LINKED PROTECTION FEE (per transfer)<sup>±</sup>..... \$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%

### 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
EFT Security Tokens (each).....	\$6.00/month
User Entitlements <sup>7</sup> .....	\$25.00/month

### 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

<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.