

Personal Fee Disclosure

Effective October 1, 2026: Items marked with an asterisk (*) have been added or changed. For account specific fees, refer to our Consumer Truth-in-Savings Disclosure.

Miscellaneous Fees

OVERDRAFTS (1)

Insufficient Funds Charge for Overdraft Items or
Returned Items by Check, ATM, Debit Card,
POS transactions, ACH or other means.....(Per Day) \$25.00*

RETURN DEPOSITED ITEM (2)

Deposited or Cashed Check Returned Unpaid.....\$6.84*

STOP PAYMENT (3)\$30.00

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

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

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\$100.00

LINKED PROTECTION FEE (Per Transfer)No Charge

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

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%

FOREIGN CURRENCY PURCHASE

(Minimum Purchase Amount \$500 US Equivalent)

Customers.....\$12.50

Non-Customers.....\$15.00

NOTARY PUBLIC FEE

Customers.....No Charge

Non-Customers.....\$5.00 Per Person

WIRE TRANSFERS

Outgoing Domestic Wire.....25.00*

Outgoing Foreign Wire.....\$65.00*

Incoming Domestic Wire.....\$20.00

Incoming Foreign Wire.....\$40.00

Wire Investigation.....\$25.00

Wire Rejection.....\$10.00

ONLINE BANKING (readingcoop.com)

Account Access & Inquiry No Charge

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®, Android™) No Charge

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



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ATM/MASTERMONEY™ CARDS (4)

ATM Card.....	No Charge
MasterMoney™ Card.....	No Charge
Transaction at RCB ATMs for customers.....	No Charge
Currency Conversion & Cross-Border Transaction Fee (5)	
ICA-CCA Fees	1.10%
Card Replacement Fee	\$10.00
Card Replacement – Express Delivery.....	\$75.00

SAFE DEPOSIT BOX ANNUAL FEE (8)

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 (6).....	\$425.00
Key Replacement Minimum (6).....	\$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

NON-CUSTOMER CHECK CASHING

Cash Checking Limit

Per Check.....	\$5,000.00
Total Per Day.....	\$5,000.00
Maximum Limit of Checks Per Day.....	3

Check Fees

Bank Checks.....	1.50% of Check Amount
Government Checks.....	1.50% of Check Amount
Insurance Checks.....	2.00% of Check Amount
Non-Payroll Checks.....	5.00% of Check Amount
Payroll Checks (From a National Processor)	2.00% of Check Amount
Postal Money Orders	\$5.00 Per Check

Loan Account Fees (7)

PAYOFF

Payoff Request Letters.....	No Charge
Lien Release Fee	
Residential Property.....	\$100.00
Commercial Property.....	\$300.00

CONSUMER AND RESIDENTIAL LOANS

Recast Mortgage Request.....	\$300.00
Closing Documentation Redraw Fee:	
Residential Loan.....	\$300.00

HOME EQUITY

Subordination Fee.....	\$300.00
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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

- (1) 18/65 overdraft fee of \$5.00 per day.
- (2) Subject to change as determined by the Office of the Commissioner of Banks.
- (3) Special rules apply if account owner is 18 years or younger or if the account owner is 65 years and older. Ask for details.
- (4) Surcharges may be assessed by other institutions for the use of their ATM. Unlimited ATM surcharges will be reimbursed monthly for the On-The-Go and Student Checking Accounts and Student Savings Accounts.
- (5) Charged as a percentage of conversion amount.
- (6) Minimum fee shown. Charge may be higher based on actual costs incurred by Bank.
- (7) 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.
- (8) Sizes vary by branch location.