

AVIDIA BANK
SCHEDULE OF FEES – PERSONAL ACCOUNTS
Effective January 1, 2024

ATM / DEBIT CARD

Expedited Card \$50.00

MAINTENANCE FEES

Avidia Premier Checking \$ 8.00
 (If balance falls below \$2,500 required average daily balance)
 Avidia Premier Plus Checking \$25.00
 (If balance falls below \$25,000 required average daily balance**)
 Avidia Premier Money Market \$8.00
 (If balance falls below \$2,500 required daily balance)
 Avidia Premier Plus Money Market \$25.00
 (If balance falls below \$25,000 required daily balance)

MISCELLANEOUS FEES

Abandoned Property Fee \$50.00
 IRA Transfer Fee \$35.00
 Check Certification \$20.00
 Foreign Check Collection Item (Non Canadian) \$35.00*
 Counting of Coin (waived for customers) 7% of total
 Inactive Accounts \$ 3.00
 (Fee per month after 12 months of inactivity)
 Levy Fee (Per levy) \$50.00
 Medallion Signature Guarantee \$10.00
 New Account Closed (closed within six months of opening) \$25.00
 OD Transfer Charge (Sweep) \$ 5.00
 Research Fee (per hour - \$15.00 minimum) \$30.00
 Return Mail (Per Statement Cycle) \$ 5.00
 Stop Payment \$25.00*
 Stop Payment (Through Online Banking) \$15.00*
 Summons to Trustee \$50.00
 Treasurer's Check \$ 5.00*
 Wire Transfers
 Incoming \$10.00
 Domestic \$25.00
 International US Dollars \$25.00
 International Foreign Currency \$50.00
 Returned Wire \$15.00

OVERDRAFT ITEMS[∞]

Non-Sufficient Funds (NSF Return Item Fee) \$30.00‡
 Paid Overdraft Item (Paid Overdraft Item Fee) \$30.00‡
 Return Checks, Loan Payment \$30.00
 Return Deposit Item \$ 7.00*

* Waived for 18/65 accounts (First Checking & Senior Checking)

‡ Reduced to \$5.00 per 18/65 MA law (First Checking & Senior Checking)

**\$25,000 minimum balance can be combined balances in Checking, Savings and Money Market Accounts in the name of the primary account owner. (Excludes HSA, IRA and CD accounts)

[∞]If an item that is presented for payment is returned as Non-Sufficient Funds or Paid Overdraft Item, your account will be charged the applicable fee. If the item is presented for payment again, your account will be charged a Non-Sufficient Funds fee for each time the item is presented and returned as non-sufficient unless upon any re-presentation of the item, the item is paid. However, if the payment causes an overdraft, your account will then be charged a Paid Overdraft Fee.