

FEE SCHEDULE

Pentucket Bank
(Admin) Main Office
One Merrimack Street
Haverhill, MA 01830
February 28, 2024

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

INDIVIDUAL RETIREMENT ACCOUNTS

You may put your IRA funds in the following accounts: IRA Variable Savings , IRA Certificate of Deposit 1 Year , IRA Certificate of Deposit 18 Month, IRA Certificate of Deposit 2 Year , IRA Certificate of Deposit 3 Year , IRA Certificate of Deposit 4 Year , IRA Certificate of Deposit 5 Year, Preferred IRA CD 1 Year, Preferred IRA CD 18 Mo, Preferred IRA CD 2 Year, Preferred IRA CD 3 Year, Preferred IRA CD 4 Year and Preferred IRA CD 5 Year.

If you open an IRA, the account will be subject to the following fees:

IRA Regular Fees
IRA Plan-Annual Fee: \$10.00 Annually
IRA Account-Trustee
Transfer Fee: \$25.00 At Withdrawal

MISCELLANEOUS FEES AND CHARGES

Consumer Checks or Other Debits Returned - Insufficient or Uncollected Funds

Paid or Returned NSF (per item): \$30.00
Paid or Returned Overdraft (OD) Limit (per item): \$30.00

Consumer Checks or Other Debits Returned - Other Checks Returned

Returned Item (per item): \$6.00 **
Redeposited Check (per item): \$6.00 **
Loan Payment Returned: \$15.00
Canadian Check Returned (per item): \$15.00

18/65 Checking & Student Checking

Paid or Returned Overdraft NSF (per item): \$5.00 *
Paid or Returned Overdraft (OD) Limit: \$5.00 *

Business Checks or Other Debits Returned - Insufficient or Uncollected Funds

Insufficient/Uncollected Funds (per item): \$33.00

Business Checks or Other Debits Returned - Other Checks Returned

Deposited/Cashed Item Returned (includes ACH returns) per item: \$10.00
Loan Payment Returned (per item): \$15.00
Canadian Check Returned (per item) : \$15.00
Loan Payment Returned (per item) : \$15.00

Account Related Fees

Copy of Statement of Deposit Ticket: \$5.00
CPA Confirmation: \$25.00

Escheatment Fee - Deposit Accounts: \$25.00
Escheatment Fee - Official Checks (per item): \$1.00
Interim Statement: \$5.00
Levy/Attachment: \$100.00
Lost Passbook: \$15.00
Research Fee (per hour): \$25.00
Stop Payment: \$30.00
Personal Money Order: \$3.00
Treasurer's Check: \$5.00
Notary Fee: \$1.25
Cushion Overdraft Transfer Fee (per day): \$5.00
Foreign Exchange (Selling): \$25.00
Foreign Exchange (Buying): \$25.00

Electronic Banking Fees

Debit Card Transaction: FREE
Debit Card Replacement Fee: \$10.00
Debit Card Expedited: \$35.00
ATM Foreign Withdrawal: \$1.25 ***
External Funds Transfer: FREE
External Funds Transfer Inbound: FREE
External Funds Transfer Next Day Inbound: FREE
External Funds Transfer Outbound: FREE
External Funds Transfer Next Day Outbound: \$5.00 ACH Debit
Online Banking: FREE
EStatements: FREE
Billpay: FREE
Money Management: FREE
Mobile App: FREE
Mobile Check Deposit : FREE
Purchase Rewards: FREE

Collections Items

Canadian Check Deposited/Cashed: \$20.00
Incoming (All): \$12.00

Safe Deposit Fees

The Bank offers Safe Deposit Box Services to Bank Customers only: .
2 x 5 Box Rent (per year): \$35.00
3 x 5 Box Rent (per year): \$45.00
5 x 5 Box Rent (per year): \$60.00
3 x 10 Box Rent (per year): \$70.00
5 x 10 Box Rent (per year): \$100.00
10 x 10 Box Rent (per year): \$140.00
Box Surrendered without Keys: \$150.00
Box Surrendered with One Key: \$75.00
Replacement of Lost Key: \$75.00
Late Payment Fee (per year): \$10.00
Drill Fee: \$150.00

Wire Transfer Fees

Incoming: \$12.00
Outgoing - Domestic: \$25.00
Outgoing - Foreign: \$40.00

Wire Transfer Fees - Business Only

Confirmation: \$7.00

Coin and Currency Fees - Business Only

Loose Coin Deposit: \$3.00

Supplies - Business Only

Zipper Bag: \$5.00
Coin Wrappers: \$5.00

Bill Bands: \$5.00
Coin Envelopes: \$25.00

*

Inquire at one of our branches for the 18/65 discount: .

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Returned Deposited checks are subject to a one-time fee at the return, regardless of whether the Bank re-deposits the check: .

A Surcharge may be assessed by the ATM owner. SUM ATM's don't surcharge: .

Member DIF:

**Member
FDIC**

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