

SCHEDULE OF BUSINESS ACCOUNT CHARGES

Effective January 1, 2018



1. Commercial Checking Accounts

Item	Charge
Monthly Charge	\$10.00
Deposits	No Charge
Items Deposited	\$0.12/item
Checks Paid	\$0.15/item

All of the above charges along with incoming and outgoing domestic wire fees, Fed Payments Reporter Fees, return item fees, and stop payment fees may be offset by earnings credit on your daily collected balances. The earnings credit will be set periodically by bank management based upon market conditions. Your daily collected balance and your earnings credit will be computed monthly and a cash management analysis will be mailed to you.

Item	Charge
Overdraft Fee Paid (per item) ^a *	\$30.00
Overdraft Fee Returned (per item) ^a *	\$30.00
Deposited Return Item Fee (per item)	\$15.00
Statement Copies *	\$5.00
Fed Payments Reporter Fee (per month)	\$28.00
Stop Payment Fee (per item)	\$20.00
Research Fee (per hour) *	\$25.00
Photocopy Fee (per item) *	\$1.00
Check Printing Fee	Fee depends on style and quantity of checks

^a (per check or other electronic transaction)

* The above items will be directly charged to your account as they are not part of the cash management analysis.

2. Free Business Checking Account

Item	Charge
Monthly Charge	None
Transaction Fee* (First 500 transactions are free)	\$0.50/item

Charges listed below will be direct charges to your account:

Item	Charge
Overdraft Fee Paid (per item) ^a	\$30.00
Overdraft Fee Returned (per item) ^a	\$30.00
Deposited Return Item Fee (per item)	\$15.00
Statement Copies	\$5.00
Stop Payment Fee (per item)	\$20.00
Research Fee (per hour)	\$25.00
Photocopy Fee (per item)	\$1.00
Check Printing Fee	Fee depends on style and quantity of checks

^a (per check or other electronic transaction)

(*Transactions include deposits, items deposited, checks paid, ACH debits/credits, wire transfers, web banking transfers, bill paying, and ATM/debit card transactions.)

Notice: The bank maintains the right to change an account from a Free Business Checking Account to a Commercial Checking Account if we determine the account activity level is excessive, based on the number of transactions each month.

3. Nonprofit Checking Account

Item	Charge
Monthly Charge	None
Transaction Fee	None

Charges listed below will be direct charges to your account:

Item	Charge
Overdraft Fee Paid (per item) ^a	\$30.00
Overdraft Fee Returned (per item) ^a	\$30.00
Deposited Return Item Fee (per item)	\$15.00
Statement Copies	\$5.00
Stop Payment Fee (per item)	\$20.00
Research Fee (per hour)	\$25.00
Photocopy Fee (per item)	\$1.00
Check Printing Fee	Fee depends on style and quantity of checks

^a (per check or other electronic transaction)

4. Other Charges

Item	Charge
Amortization Schedule	\$10.00
ATM Transaction Fees:	
Transactions at non-Essex Savings Bank ATM*	\$1.00
Certified Check Fee (per item)	\$30.00
Closed Account Fee (3 months or less)	\$10.00
Collection Item Fee (per item plus costs) (example of collection items: checks drawn on foreign banks, domestic checks returned twice)	\$20.00

Holiday Club Early Close-Out	\$10.00
Levies and Garnishment Fees, Subpoenas (Service of Process)	\$50.00
Lost ATM or Debit Card	\$10.00
Lost Passbook	\$10.00
Money Orders (per item) 1 free per day per Essex Savings Bank deposit customer. All others subject to the fee.	\$3.00
Notary Public Essex Savings Bank Customers Non-Customer	No Charge \$5.00
Official Check (per item) 1 free per day per Essex Savings Bank deposit customer. All others subject to the fee.	\$5.00
Overdraft Protection Transfer for Businesses	\$3.00
Photocopy Charge (per page)	\$1.00
P.O.S. Transaction Fee (Point of Sale Transaction)	No Charge
Research Fee (per hour)	\$25.00
Signature Guarantee (customers only)	No Charge
Statement Copies	\$5.00
Statements Returned as Undeliverable (after 3 months, \$2.00/per month)	\$2.00
Stop Payment Fee of Bank Checks Money Orders and Certified Checks	\$25.00
Temporary Checks	\$2.00
Transfers in excess of regulatory limits	\$15.00
Wire Transfer fee - Domestic Incoming Outgoing Return Wire Fee	 \$15.00 \$25.00 \$50.00

* Essex Savings Bank ATM transaction fees for ATM transactions at non-Essex Savings Bank ATMs per statement cycle. Essex Savings Bank will also rebate surcharges assessed by other ATM operators, up to a maximum of \$12.00 per Statement Cycle.

5. Online Banking Charges

Item	Charge
Bill Pay (per month)	Free
Expedited (same day) *Today* Payments	\$12.95
Home Banking	Free
Overnight Payments (next day)	\$15.95
Stop Payments (per item)	\$25.00

6. Sweep Service (Optional)

If you sign up for the Sweep Service, we may transfer funds from a related Statement Savings Account (subject to minimum balance requirements) to your Commercial, Free Business, or Nonprofit Checking Account in the exact amount needed. In addition to other fees listed, the following charge will apply each time funds are transferred:

Item	Charge
Sweep Transfer	\$3.00

7. International Services Fee Schedule

Item	Charge
Foreign Currency - Purchase*	\$ 5.00
Foreign Currency - Sell**	\$ 5.00
Foreign Check Collection Fee***	\$ 20.00
International Foreign Drafts*	\$ 35.00
International Foreign Wires Incoming (w/correspondent domestic bank) Incoming (without correspondent bank) Outgoing	 \$ 15.00 \$ 35.00 \$ 50.00
Investigations (If wire sent in US funds, correspondent fees may apply.)	No fee if sent in foreign funds
Stop Payments on Foreign Drafts	\$30.00
Wire Tracers (If wire sent in US funds, correspondent fees may apply.)	No fee if sent in foreign funds

*Incoming foreign items are subject to delivery charges.

**Outgoing delivery charges may vary dependent on weight, destination, and value of currency.

***Plus Correspondent Bank Fees. (Fees vary per occurrence)

Office Locations

Corporate Office
35 Plains Road (860) 767-4414
Toll Free (877) 377-3922
essexsavings.com

Essex
35 Plains Road (860) 767-2573
9 Main Street (860) 767-8238

Chester
203 Middlesex Avenue (860) 526-0000
Madison
99 Durham Road (203) 318-8611
Old Lyme
101 Halls Road (860) 434-1646
Old Saybrook
155 Main Street (860) 388-3543



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