



THE COUNTRY BANK  
OF NEEDHAM  
Account Services Inc

# Fee Schedule | Savings | Money Market | CDs

Fees are per item or instance.

Effective September 14, 2023

## PERSONAL SAVINGS

Monthly Service Charge **\$0**  
No Minimum Balance requirement

## PREFERRED SAVINGS

Monthly Service Charge **\$20**  
Waived if Avg. Daily Balance > \$25,000

## MONEY MARKET (MMDA)

Monthly Service Charge **\$10**  
Waived if Avg. Daily Balance > \$15,000

## HIGH YIELD & CDS

Monthly Service Charge **\$0**  
No fee, commission, or spread

### Early Withdrawal Penalty:

- < 1 yr: 90 days interest
- ≥ 1-2 yr: 180 days interest
- > 2 yr: 2 years interest

## TRANSACTION FEES (MMDAS)

Wire In / Out (Dom) **\$0 / \$25**  
Wire Out (Intl) **\$35**  
Stop Payment / ACH Return **\$25 / \$5**  
Overdraft Transfer / Fee **\$12 / \$8**  
Excessive Withdrawal **\$10**  
(After 6th per month)

## HYBRID CREDIT LINE \$12

### CHECK & CARD FEES

Check Orders **Varies**  
Cashier's Check **\$8**  
Debit Card Replacement **\$8**  
Expedited Replacement **\$20**

### ATM FEES

Withdrawal / Inquiry **\$0**  
Monthly Credit **up to \$15**

### OTHER FEES (NON-CD)

Returned Item / NSF **\$15 / \$20**  
Daily NSF Maximum **\$100**  
Dormant Account Fee **\$10**  
Paper Statements **\$10**  
Account Closure / Research **\$20 / \$45h**  
Copy Service / Legal Fee **\$5 / \$100h**  
Tied Savings Sweep **\$15**

Learn more: [accountservice.thecountrybankofneedham.com](https://accountservice.thecountrybankofneedham.com)

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