



FEE SCHEDULE

Effective 4/1/23



Applicable to all Bank of Canton accounts
unless otherwise noted

Fee Schedule

Nonsufficient Funds (NSF) Fee ¹	\$ 30.00
Overdraft Fee (per item) ²	\$ 30.00
Stop Payments (per item; including through Online Banking)	\$ 30.00
Money Orders	\$ 2.00
Cashier's Checks	\$ 4.00
Deposited Checks (and other items) Returned Unpaid	\$ 6.00
Legal Process Fee (Attachment, Levy or Garnishment)	\$ 5.00
Photocopy of a Statement or Check ³	\$ 3.00
Lost Passbook	\$ 10.00
Lost Safe Deposit Box Key, with Transfer to New Box	\$ 50.00
Lost Safe Deposit Box Key, Retaining Same Box	\$ 125.00
Safe Deposit Box Drilling	\$ 275.00
Replacement ATM or Debit Card	\$ 10.00
Replacement ATM or Debit Card Next Day Rush	\$ 40.00
Check Printing ⁴	Varies
Checks Presented for Collection ⁵	\$ 15.00
Account Research (per hour) Minimum ⁶	\$ 25.00

¹Assessed when a check, automated clearing house (ACH) debit, or other electronic means of debiting funds from your deposit account (other than an ATM or one-time debit card transaction) is presented for payment in an amount that is more than the available balance in your account and we return the item unpaid. Multiple NSF fees may be assessed for the same item if the item is represented for payment. For 18/65 accounts, this fee is \$5.00.

²Assessed when a check, automated clearing house (ACH) debit, or other electronic means of debiting funds from your deposit account (other than an ATM or one-time debit card transaction) is presented for payment in an amount that is more than the available balance in your account and we pay the transaction. For 18/65 accounts, this fee is \$5.00.

³Up to 25 check images free of charge per account per year.

⁴Fee varies, depending on style and quantity of checks ordered. 18/65 accounts receive free Bank of Canton standard checks under Massachusetts 18/65 law.

⁵Plus fee(s) assessed by correspondent banks.

⁶Includes IRS and court summons.

Fee Schedule (cont.)

Interim Statement	\$ 2.00
Telephone Transfer or Inquiry ⁷	\$ 1.00
Outgoing Wire Transfers, Domestic	\$ 25.00
Outgoing Wire Transfers, Foreign	\$ 45.00
Incoming Wire Transfers, Domestic	\$ 10.00
Incoming Wire Transfers, Foreign	\$ 15.00
Duplicate 1099 or 1098	\$ 2.00
Coin Orders	\$ 2.00
Abandoned Property Fee (per account)	\$ 55.00
Coin Counter Machine, Non-Customer	6.00%
Positive Pay, Standard Package ⁸	\$ 50.00/mo.
Positive Pay, Checks Only	\$ 30.00/mo.
Positive Pay, ACH Only	\$ 30.00/mo.

Safe Deposit Box Annual Fees

2x5 Box	\$ 30.00
3x5 Box	\$ 40.00
5x5 Box	\$ 50.00
3x10 Box	\$ 75.00
5x10 Box	\$ 100.00
10x10 Box	\$ 150.00

Overdraft and Nonsufficient Funds Fees: Daily Limits and De Minimis Threshold

We will not assess more than three (3) Nonsufficient Funds or Overdraft Fees per account, per business day. No fee will be assessed on a customer's account, regardless of whether or not the item is paid, if the item presented for payment is in the amount of \$10.00 or less. Items in amounts greater than \$10.00 presented for payment against nonsufficient funds, regardless of whether or not they are paid, will be assessed the bank's fee currently in place, but in no event more than three such fees per account, per business day.

⁷If not done through Telephone Banking.

⁸Fee is waived for municipal banking clients.

ATM Fees

Bank of Canton charges \$1.00 per withdrawal at ATMs we do not own or operate. This charge does not apply to Convenience Checking customers. Transactions initiated at such ATMs may also be subject to an additional surcharge by that ATM's operator and/or automated transfer network. Such ATM surcharges will be automatically reimbursed for Convenience Checking customers, up to \$15 per account cardholder per statement cycle.

*Please contact us with any questions about our
Fee Schedule. We're happy to help.*



Member FDIC. Member DIF.
NMLS #408169.

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