

Fee Schedule



FREE Services

- Night Drop Service
- Telephone Banking
- Internet Banking
- BillPay
- eStatements
- Notary Service
- Check Cashing
- Mobile App
- Mobile Check Depositing
- CardValet
- Cash Reserve Annual Fee: FREE on Personal Loans
- FREE online loan payments with debit/credit card
- FREE ATM Usage and Reimbursement at non-MNB ATMs if —
 - ATM is in the **SUM**[®] network*
 - Up to \$25 in ATM Fee Reimbursements in qualifying Kasasa Accounts

* Surcharge-free ATMs at participating financial institutions.

Loan Fees

Cash Reserve Annual Fee	For Businesses \$100.00
Residential Mortgage Commitment Fee	\$500.00
Residential Mortgage Processing Fee	\$500.00
Residential Rate Lock Fee	30 Days \$100.00 / 60 Days \$200.00
Force Placed Insurance Fee	\$100.00
Skip a Payment Fee	\$50.00
Construction Advance Fee	\$250.00
Appraisal Review Fee: Residential	\$100.00
Commercial	\$200.00
HELOC: Loan Doc Prep	\$250.00
Delinquent Real Estate Taxes Paid Fee	10% of Amount Paid, Minimum of \$500.00
Subordination Fee	\$500.00

Other Fees

Insufficient Funds Charge	(Per Item) \$40.00
Daily Deficit Balance Fee	(Per Day) \$40.00
Return Check Charge	(Per Check) \$10.00
Stop Payment Fee	\$35.00
Reconciliation of Statements / Research (Minimum of ½ hr \$25.00)	(Per Hour) \$50.00
Photocopies of Statements	\$5.00
Snapshot of Statement	(Per Printout) \$2.00
Personal Money Orders	\$3.00
Cashier's Checks	\$5.00
Certified Checks (By Customer Request Only)	\$10.00

OTHER FEES Continued, Over >



Millbury National Bank

18 Main Street | Millbury, MA | mnbonline.com

Other Fees, Continued

Wire Fees —	
Incoming (Domestic)	\$10.00
Incoming (International)	\$35.00
Outgoing (Domestic)	\$35.00
Outgoing (International)	\$75.00
Wire Fees May Be Subject to Other Processing Fees Assessed by the Correspondent Bank	
ATM Replacement Card	\$10.00
Mastermoney Debit Replacement Card	\$15.00
Special Handling of Replacement Cards	\$65.00
ATM —	(Per Transaction) \$0.75
Unlimited Transactions at MNB ATM Machines	
Four FREE Transactions Per Statement Period at Non MNB ATM Machines (Only valid with the everyday checking account).	
Safe Deposit Boxes —	
Small \$30.00 per Year Medium \$50.00 per Year Large \$70.00 per Year Extra Large \$100.00 per Year	
Safe Deposit Replacement Key Fee	\$20.00
Safe Deposit Drilling Fee	\$500.00
Checkbook Printing Fees	Fees Vary Upon Style
Temporary Check Fee	(Per Check) \$1.00
IRS Levies, Judgements, Court Attachments or Any Other Similar Items (Minimum of \$100.00)	1% of Amount Request
Return Mail	(Per Item) \$5.00
Kasasa Protect —	
For Kasasa Account Holders	(Per Month) \$7.99
For All Other Account Holders	(Per Month) \$9.99
Gold Customers and Additional Account Holders	(Per Month) \$5.99
Close Account by Mail Fee	\$10.00
Escheatment Fee	\$75.00
New Account Closure Fee (Within the First 90 Days of Opening Account)	\$25.00
IRA External Closeout Fee	(Transfer/Rollover) \$25.00
Foreign Currency Purchase Fee	(Total Purchase Amount) 1%
Foreign Currency Shipment Fee	(Purchase and Return) \$20.00

