



**Newburyport
Bank**

JOURNEY WELL

FEE SCHEDULE

Effective October 15th, 2023

(Adverse changes are indicated in bold italics)

FREE PERSONAL CHECKING	FREE
LIFELINE 18/65 CHECKING (Account Holder must be 18 years of age or younger, or 65 years of age or older)	FREE
FREEDOM CHECKING (Account Holder must be a first responder or an active, retired, or spouse of military member or veteran)	FREE
NOW CHECKING Min Balance Fee: Below \$500 Minimum Daily Balance Service Charge (Statement Cycle)* Charge Per Check: Service Charge Activity Charge Per Check (Statement Cycle)* <small>*Fee waived if account has a monthly direct deposit within the statement cycle or maintains daily minimum balance of \$500.00</small>	\$8.00 \$0.20
STUDENT CHECKING (Account Holder must be 13 years of age and under 26 years old to have this account)	FREE
MONEY MARKET Six Permissible Transfers per Statement Cycle ³ Min Balance Fee: Below \$2,500.00 Minimum Daily Balance Service Charge (Statement Cycle)	\$10.00
PREMIER MONEY MARKET Six Permissible Transfers per Statement Cycle ³ Min Balance Fee: Below \$2,500.00 Minimum Daily Balance Service Charge (Statement Cycle)	\$10.00
STATEMENT SAVINGS (Personal or Business) Six Permissible Transfers per Statement Cycle ³	
HOLIDAY CLUB SAVINGS Penalty for Early Withdrawal: Withdrawal Before Nov. 1st	\$5.00
PRIVATE CLIENT PERSONAL CHECKING	FREE
PRIVATE CLIENT BUSINESS CHECKING	FREE

PRIVATE CLIENT MONEY MARKETSix Permissible Transfers per Statement Cycle³**PRIVATE CLIENT STATEMENT SAVINGS**Six Permissible Transfers per Statement Cycle³**PERSONAL ONLINE & MOBILE BANKING¹**

External Funds Transfer (\$0.00 - \$1,000.00)	FREE
External Funds Transfer (greater than \$1,000.00)	\$10.00
Expedited Funds Transfer	\$15.00
Inbound Standard Transfer (webxfr) (\$0.00 - \$2,000.00)	FREE
Inbound Standard Transfer (webxfr) (\$2,000.01 - \$15,000.00)	FREE
Outbound Standard Transfer (webxfr) (\$0.00 - \$2,000.00)	\$10.00
Outbound Standard Transfer (webxfr) (\$2,000.01 - \$15,000.00)	\$10.00
MX Personal Financial Management	FREE
Mobile Banking (Text, Web, App)	FREE
Mobile Deposit	FREE
Online Banking	FREE
Bill Pay	FREE
Bill Pay Stop Payment	\$30.00
Bill Pay Returned Item Fee	\$30.00
Personal Financial Management Connections	FREE

BUSINESS CHECKING

300 Items or Less	FREE
Excess Item Fee: Per Item Over 300	\$0.50

FREEDOM BUSINESS CHECKING

(Account Holder must be a first responder or an active, retired, or spouse of military member or veteran)

300 Items or Less	FREE
Excess Item Fee: Per Item Over 300	\$0.50

CORPORATE CHECKING

Service Charge Monthly	\$12.00
Deposit Fee:	
Each Deposit of Ten Items or Less	\$0.10
Per Check Over Ten Items	\$0.10
Check Paid	\$0.10

BUSINESS MONEY MARKETSix Permissible Transfers per Statement Cycle³**BUSINESS ONLINE BANKING¹**

Bill Pay:	FREE
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Bill Pay Stop Payment	\$30.00
Bill Pay Returned Item	\$30.00

MUNICIPAL AND NONPROFIT CLIENTS - For fees for Online Banking, Mobile Banking, and services under "Other Fees", contact your Government/ Nonprofit Relationship Officer .

MUNICIPAL CHECKING FREE

MUNICIPAL MONEY MARKET FREE

MUNICIPAL SAVINGS FREE

NONPROFIT CHECKING FREE

NONPROFIT MONEY MARKET FREE

NONPROFIT SAVINGS FREE

OTHER FEES

Account Closing Fee: Account Closed Within 90 Days of Opening	\$25.00
Account Inactivity Fee (Monthly Fee Applicable to Checking or Money Market Accounts, Excluding Lifeline 18/65, After 12 Months of Inactivity)	\$5.00
ATM/Debit Card Replacement Card	\$20.00
Bank Check	\$5.00
Bank Money Order	\$2.00
Check Printing Costs	Variable
Collection Item - Foreign (Canadian)	\$20.00
Collection Item - Foreign (Non-Canadian)	\$50.00
Encoded Checks (Per 10)	\$10.00
Escheatment Processing Fee (Abandoned Property)	\$75.00
Imaged Copy of Check (Per Check in Excess of 25 Free Copies per Calendar Year)	\$3.00
Incoming Wire Fee International	\$50.00
Insufficient Funds Fee ² (charged if an item is returned)	
Insufficient Funds Fee	\$30.00
Insufficient Item on Lifeline 18/65 Checking, Freedom Checking, or Student Checking "Insufficient Funds Fee"	\$5.00
IRA Liquidation Fee (Per Plan)	\$50.00
Levy Fee (or) Garnishment Fee	\$50.00
Lost Passbook Fee	\$10.00
Overdraft Fee ² (charged if an item is paid)	
Overdraft Fee	\$30.00
Overdraft Item on Lifeline 18/65 Checking, Freedom Checking, Student Checking "Overdraft Fee"	\$5.00
ODP Primary (CR) Fee: Overdraft Transfer Service Fee (Per Day)	\$10.00
Research (hourly fee; 15 minute minimum charge of \$8.00)	\$32.00
Recreated Statement fee	\$5.00
Stop Payment Fee	\$30.00

Outgoing Wire Fee: Wire Transfer Outgoing (Domestic)	\$25.00
Outgoing Wire Fee: Wire Transfer (International)	\$50.00

¹ Online and Mobile Banking are subject to service provider charges and/or fees

² These fees are charged when an item is presented and/or represented by check, in person withdrawal, or other electronic means.

³ This transaction limitation includes transfers or withdrawals made by preauthorized (such as ACH or bill payments), automatic telephone or computer instructions, debit card or checks when applicable