

Checking Charges

Insufficient Funds (for items \$25.00 or more)*	\$30.00
Insufficient Funds 18/65 (for items \$25.00 or more)*	\$5.00
*Fees apply to overdrafts created by check or in-person withdrawal. Maximum of three (3) fees will be charged per day.	
Insufficient Funds (for items less than \$25.00)	No Charge
Returned Deposited Item	\$6.00
Stop Payment Fee	\$25.00
Check Printing Charge (Fee depends on style of check requested)	Varies
Overdraft Transfer Fee	\$5.00/transfer
Temporary Checks (6)	\$3.00

Account Research

Statement Copies/Per Statement	\$5.00
Account Research Fee (per hour)	\$30.00
Copies of Deposited Items Fee (per item)	\$2.00
Copies of Checks Fee (per item) (First 25 checks are free per year)	\$2.00

Money Order Fees

Bank Customer	1 Free
Additional Money Orders	\$3.00

Treasurer's Checks Fees

Bank Customer	1 Free
Additional Treasurer's Checks	\$5.00

Other Fees and Charges

Coupon Fee (per envelope)	\$10.00
Lost Passbook Fee	\$5.00
Replacement ATM/Debit Card Fee	\$10.00
Expedited Delivery of ATM/Debit Card	Varies
Excessive Transaction Fee	\$10.00
Preparation of Subordination Agreement	\$100.00
Lien Release	\$5.00
Levy Fee	\$100.00
Notary Fee (customers only)	No Charge
Foreign Currency	Varies
Foreign Check Shipment Fee	\$12.00
Monthly Dormancy Fee (Account balance less than \$10.00 – inactive for six (6) months)	\$2.00
Escheatment Fee (MA Abandoned Property)	\$50.00
IRA Transfer Fee (out-going)	\$50.00
Paper Statement Fee	\$2.00
Bill Payment-Overnight Check	\$12.95
Bill Payment-Same Day Payment	\$9.95

Wire Transfer Fees

Incoming	No Charge
Outgoing	
Domestic	\$20.00
International	\$40.00

Safe Deposit Box Annual Rental Fees

(Contents not insured by the FDIC or The Village Bank)

2" x 5" Safe Deposit Box	\$40.00
3" x 5" Safe Deposit Box	\$50.00
5" x 5" Safe Deposit Box	\$70.00
3" x 10" Safe Deposit Box	\$85.00
5" x 10" Safe Deposit Box	\$120.00
10" x 10" Safe Deposit Box	\$225.00

Other Safe Deposit Fees

Safe Deposit Box Drilling	\$250.00
Replace Lost Key	\$15.00
Safe Deposit Box Late Fee	\$10.00

FEE WAIVER NOTICE

If all the owners of a checking or savings account are under 19 years of age or 65 years of age or older (except for the spouse of the owner), the bank may assess a fee for certain services in accordance with the bank's published service charge schedule which shall include, stop payment orders, wire transfers, certified or bank checks, money orders, and deposit items returned, transactions at electronic branches and through other electronic devices, and services not directly associated with the deposit, withdrawal or transfer of funds from any such account as may be approved by the commissioner; and the bank may assess a reasonable charge, as determined by the commissioner, against any such checking account when payment on a check drawn on the account has been refused because of insufficient funds. A \$5.00 fee for checks returned as a result of insufficient funds will be charged.

The "Overdraft Transfer" option is designed to cover insufficient funds caused by checks or ACH transactions. If your checking account has insufficient funds, this feature will automatically transfer available funds from a savings or checking account to the checking account to cover the insufficient balance. A transfer only occurs once a day at the end of each business day. A transfer will only occur if your checking account has a negative balance, and does not apply when funds are unavailable. If funds are unavailable and a transaction is presented that overdraws the account, it may be returned, and applicable Insufficient Fees will be charged. The "Overdraft Transfer" feature is subject to certain restrictions. Withdrawals or transfers from a statement savings to another account or to third parties by preauthorized, automatic, telephone, or computer transfers are limited to six per statement cycle. Each transaction in excess of these limits will be charged an Excessive Transfer Fee.

