

Consumer Schedule Of Charges

CHECKING ACCOUNTS

Free Checking

Monthly fee.....	None
Per check.....	None

Preferred Checking with Interest

Monthly fee.....	\$8
Minimum balance to avoid monthly fee ¹	\$1,000
or	
Minimum balance in a linked account to avoid monthly fee ^{1,2}	\$3,000
Per check.....	None

Classic 50 Checking with Free Checks³

(for customers 50 and over)

Monthly fee.....	None
Per check.....	None

Preferred 50 Checking with Interest

(for customers 50 and over)

Monthly fee.....	None
Per check.....	None

SAVINGS ACCOUNTS

Passbook and Statement Savings Accounts

Monthly fee ⁴	\$2
Minimum balance to avoid monthly charge ¹	\$100

MONEY MARKET ACCOUNTS

Monthly fee.....	\$8
Minimum balance to avoid monthly fee ¹	\$1,000
Excess activity fee ⁵	\$10

GENERAL ACCOUNT RELATED FEES

Overdraft against insufficient or unavailable funds:	
Check, ACH item, electronic debit	
Paid or Returned.....	\$30
Overdraft protection transfer.....	\$7
Certified check.....	\$20
Check printing	Varies with quantity/style
Encoding charge for temporary checks (per check).....	\$1
IRA or HSA transfer fee.....	\$35
New account closed within first 3 months.....	\$35
Deposit account verification.....	\$10
Replace lost passbook.....	\$10
Stop payment or Post dated check notice.....	\$30
Special statement.....	\$5
Dormant account fee per month	
Checking after 6 months.....	\$2
Savings or Money Market after 24 months.....	\$2

ELECTRONIC BANKING FEES

Direct deposit and automated transfers	None
ATM Transaction	
At a Naugatuck Savings Bank ATM.....	None
At other ATMs	None
<i>(Other banks' fees may apply)</i>	
Point of Sale debit transactions	None
Point of Sale credit transactions.....	None
ACH stop payment.....	\$30
Card reissue	\$10
Card rush order	\$15 plus costs
Online Banking and Bill Pay.....	None
ZashPay.....	\$0.50
Overnight Check Payments.....	\$14.95

MISCELLANEOUS FEES

Official Check (for customers only).....	\$7
(over age 62).....	\$4
Returned deposited item.....	\$15
Wire transfer	
Outgoing, Domestic.....	\$30
Outgoing, Foreign.....	\$45
Incoming, Customer.....	\$15
Copy charge (non-bank items) per page.....	\$0.25
Copy of check, deposit or payment item, transaction ticket, statement or other bank item (per item).....	\$2
Research (per hour, 1 hour minimum).....	\$25
Statement balancing (per hour, 1 hour minimum).....	\$25
Legal process.....	\$75
Special handling.....	Varies
Collection item (Incoming).....	\$25
Collection item (Outgoing, Domestic).....	None
Collection item (Outgoing, Foreign).....	\$30
Notary service (customers).....	None
Notary service (non-customers).....	\$5
Signature guarantee (for customers only).....	\$20
Zipper bags.....	\$15
Coin processing ⁶ (customers).....	None
Coin processing ⁶ (non-customers).....	10%

SAFE DEPOSIT BOX FEES

Size (inches)	Annual Rental
3x5.....	\$35
5x5.....	\$50
3x10.....	\$60
5x10.....	\$85
10x10.....	\$140
Drilling (per box).....	\$200
Key replacement (per key).....	\$25

¹ The monthly fee will be imposed if the balance in the account falls below the minimum balance requirement on any given day during the statement cycle.

² The balance of any 1 (one) savings account may be used as a linked savings account to avoid a monthly fee. Up to 2 (two) separate accounts may be reviewed for this purpose.

³ Select styles.

⁴ The monthly fee may be waived upon request for those under age 21 or over age 62.

⁵ Preauthorized transfers are limited to 6 (six) per statement cycle.

⁶ Coin counting is provided as a service to our customers at most locations, during normal banking hours, exclusive of Saturdays. You may be asked to leave your coin for processing later. We reserve the right to impose a special handling charge for excessive volumes of coin.