

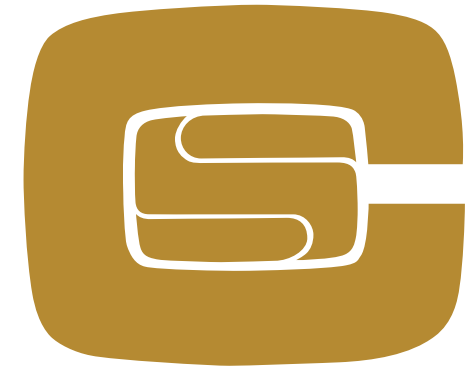
Schedule of Fees

Chicopee Savings Bank invites you to visit our web site at www.chicopeesavings.com for current deposit and loan rates as well as information on all our products and services.

You may also visit any of our convenient locations – we look forward to seeing you!



Main Office
70 Center Street • Chicopee MA 01013
800-662-0974 • 413-594-6692
www.chicopeesavings.com





SCHEDULE OF FEES

CONSUMER BILL PAYMENT FEES

Account Related Fees

Abandoned Property	\$30.00
Account Reconciliation	\$25.00/hr.
Account Research	\$25.00/hr
Certified Check	\$10.00
Check Orders	Variable
Closing an Account Within 90 Days of Opening	\$15.00
Closing of a Christmas Club Before Final Payment	\$10.00
Replacement Statement (No Check Images)	\$3.00
Replacement Statement (With Check Images)	\$5.00
IRA Trustee Transfer (Outgoing)	\$30.00
Lost Passbook	\$10.00
Overdraft/NSF Charge (per item) (Non-sufficient funds)	\$29.00**
Stop Payment	\$25.00
Sweep Overdraft Charge	\$3.00
Temporary Checks (Per check)	\$1.00
Dormant Accounts (inactive after one year) Not applicable to: 18/65, IRA and Certificate of Deposit	\$10.00/ per month

Service Related Fees

American Express Travelers Cheques	1%
American Express Travelers Cheques (for 2)	1.5%
Deposited Item Returned or Cashed Item Return Fee (Personal accounts)	Variable
Deposited Item Returned (Business accounts)	\$15.00
Collection Item (Local & Foreign)	Variable
Collection Item (Other banks)	\$30.00
Correction of 1099 After IRS Notification	\$50.00
Coupon Collection	\$5.00
Duplicate Tax Form	\$10.00
Lost Safe Deposit Key	\$25.00
Night Deposit (Per drop)	\$1.00
Night Deposit Bag Additional Bags	One free \$20.00 ea.
Non-Customer Check Cashing	\$5.00
Notary Service (Non-customer)	\$1.25
Signature Guarantee	\$10.00
Tax Liens/Levies	\$50.00
Telephone Transfer	\$3.00

Official Bank Checks

Money Orders	\$4.00
Money Orders (Age 65 and over)	\$1.50
Teller Checks	\$6.00
Teller Checks (Age 65 and over)	\$2.00
Stop Payment (Teller checks/money orders)	\$25.00

Wire Transfer Fees

Domestic/Foreign: incoming	\$10.00
Domestic: outgoing	\$25.00
Foreign: outgoing	\$35.00

ATM/Debit Card Service Fees

Per Transaction at Chicopee Savings ATMs	No Fee
Per Transaction at Foreign ATMs	No Fee*
Overdraft/NSF Charge (per item)	\$29.00**
Replacement of ATM/Debit Card (Rush)	\$65.00

* Other banks and/or networks may impose ATM transaction fees.

Consumer Bill Payment Related Fees

- Non-Sufficient Funds (per item) \$29.00**
- Over Night Check \$14.95
- Same Day Bill Pay \$9.95
- Person to Person Transfer Services (per transaction) \$0.50
- Account to Account Transfer Services (per transaction) \$2.00

Mobile Banking

- Message and Data rates may apply

****Special notice for customers who are 18 years of age or younger, or 65 years of age or older, if you have notified the bank of your eligibility and presented proof of age, the insufficient funds charge will be reduced to \$5.**