

Common Features Fee Schedule for Bank Services

Effective Sept. 1, 2019

Account	
Early Account Closure (Checking, Savings, or Money Market account within 90 days of opening).....	\$25.00
IRA Transfer (Account Closure).....	\$50.00
Excess Transaction (Reg. D Violation Money Market and Savings accounts)	\$15.00/Transaction
Telephone Account Transfers via Branch or Call Center	\$5.00
Telephone Account Transfers via Telephone Banking (VRU)	No Fee
Administrative	
Abandoned Property Fee (Per Account)	\$50.00
Account Reconciliation (\$25.00 Minimum)	\$25.00/Hour
Certificate of Protest - NY Only	\$15.00
Levy Processing Fee	
Federal	\$125.00
State	\$125.00
Notary Fee	
Customer	No Fee
Non-customer	No Fee
Returned Statement (Deposit Account, One-Time Fee Charged when your Statement is Returned undeliverable)	\$10.00
Signature Guarantee-Medallion Stamp Fee	
Customer	\$10.00
Non-customer	Not Available
ATM and Debit Card	
ATM/Debit Replacement Card	\$10.00
ATM/Debit RUSH Replacement Card	\$50.00
ATM Withdrawal Fees	
ATMs at Berkshire Bank	No Fee
Direct S/C Fee (ATMs at Other Banks)	\$2.50
ATM Inquiry Fees	
ATMs at Berkshire Bank	No Fee
Direct S/C Fee (ATMs at Other Banks)	\$2.50
Int'l Transfer Fee (Currency Conversion)	
Percent of Amount Purchased	1.1%
Pixcard Fee - Create Custom Debit Card	
First Pixcard	\$9.95
Replacement Pixcard	\$9.95
Bank Fees	
ACH Return - Business	\$7.00
ACH Reversal - Business	\$10.00
ACH Notification of Change (NOC) - Business	\$3.00
Check Collection	\$25.00*
Currency/Coin Deposited per \$100 - Business	\$0.15
Currency/Coin Purchased - Business	
Per Strap	\$0.20
Per Roll	\$0.10
Foreign Currency Collection/Purchase	\$10.00*
Gift Cards	\$4.50
Return Check Fee (Chargeback) for Consumer Charged at State Requirements	
Massachusetts	\$7.50
New York, Rhode Island	\$10.00
Connecticut, New Jersey, Pennsylvania	\$15.00
Vermont	\$0.00
Return Check Fee (Chargeback) for Business	
New York, Rhode Island	\$10.00
Other States	\$15.00
Statement w/Images (Mailed)	\$3.50/Month
Stop-Payment Fee	\$35.00
Checks	
Counter Checks (4 checks per Page)	\$4.00
Money Orders	
Customer	\$5.00
Non-customer	\$10.00
Treasurer's (Cashier's) Check	
Customer	\$10.00
Non-customer	Not Available
Night Depository	
Night Deposit Bags	No Fee
Night Drop Key Replacement	\$5.00
Check Cashing	
Check Cashing Card (for Non-customers)	\$5.00
Check Cashing Card Replacement	\$2.00
Online Banking-CEB (Consumer Electronic Banking)	
Internet Banking	No Fee
eStatement	No Fee

External Transfers (Incoming).....	No Fee
External Transfers (Outgoing).....	\$3.00
Online Bill Pay	No Fee
Online Banking – Business Solutions (BEB)	
Small Business Banking (SBB) Online Base	
For First 5 Accounts - Additional Accounts \$5.00 Each	\$10.00
SBB Base + Bill Pay	\$15.00/Month
SBB Base + Loan Module	\$17.00/Month
SBB Base + Wire Module	\$25.00/Month
SBB Base + ACH Module	\$40.00/Month
SBB Base + Check Positive Pay	\$40.00/Month
SBB Base + ACH Positive Pay	\$25.00/Month
Corporate Online Base	
For First 5 Accounts - Additional Accounts \$7.50 Each	
Berkshire County	\$35.00
All Other Regions	\$60.00
Overdraft Protection	
Overdraft Protection/Transfer from Another Deposit Account Transfer Charge	\$10.00/Transfer
Overdraft	
Fees Created by Check, In-person Withdrawal, Deposit Return Item (DRI), or Other Electronic Means.	
Consumer Accounts Limit Each Type of Fee to 5 Per Day and Are Not Charged for Transactions of \$4.49 or Less.	
Overdraft Fee	\$37.00/Item
NSF (Insufficient Funds) Return Item Fee	\$37.00/Item
UAF (Uncollected/Unavailable Funds) Fee	\$37.00/Item
Continuous Overdraft	
Continuous OD (Overdraft) Fee	\$35.00
This fee is applied to your account when it has been overdrawn for 5 or more consecutive business days. A maximum of 5 charges, or \$175, will be charged for each time period your account remains in a negative status. Other fees can lead to a negative balance, which can lead to additional fees.	
Research	
Chargeback Notice	\$5.00/Notice
Research Time (\$25.00 Minimum).....	\$25.00/Hour
Statement	\$5.00/Stmt
Statement with Check Images	\$7.00/Stmt
Tax Form	\$5.00/Form
Safe Deposit (contents not insured under FDIC)	
Rental Fees range from \$45.00 to \$255.00 per year. Please refer to the Safe Deposit Box Fee Schedule below for more information.	
Annual Rent	Varies by size
Key Replacement	\$60.00/Key
Late Payment Fee	\$5.00
Box Drilling (Lost Keys/Nonpayment)	\$200.00
Wire Transfers	
Incoming	
Consumer	\$15.00
Business	\$18.00
Non-customer	Not Available
Outgoing Consumer and Business	
Domestic	\$30.00
Foreign	\$50.00
Non-customer	Not Available
Outgoing Business-Internet Based**	
Domestic	\$15.00
Foreign	\$30.00
*Plus Corresponding Bank Charges **Monthly Module Fee Applies	

Safe Deposit Box Fee Schedule			
Effective Sept. 1, 2019			
BOX SIZE	RATE	BOX SIZE	RATE
2" x 5"	\$45.00	5" x 10"	\$85.00
2" x 10"	\$70.00	5" x 11"	\$85.00
3" x 10"	\$70.00	6" x 10"	\$85.00
3" x 5"	\$55.00	7" x 10"	\$180.00
4" x 5"	\$70.00	10" x 10"	\$180.00
4" x 10"	\$70.00	15" x 10"	\$255.00
5" x 5"	\$70.00	Chest	\$255.00
		18" x 18"	\$255.00