

COMMON FEATURES CONSUMER FEE SCHEDULE
Effective August 16, 2024



Account	
Early Account Closure (Checking, Savings or Money Market account within 12 months of opening)	\$35.00
IRA Transfer (Includes Account Closure)	
Transfer Fee	\$50.00
Telephone Account Transfers via Financial Center or Customer Support Center	\$5.00
Telephone Account Transfers via Telephone Banking (1-888-685-8300)	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 (non-Berkshire Bank ATMs)	\$3.00
ATM Inquiry Fees	
ATMs at Berkshire Bank	No Fee
Direct S/C-Fee (non-Berkshire Bank ATMs)	\$2.50
Int'l Trans 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	
Check Collection	\$35.00*
Foreign Currency Collection/Purchase	\$15.00*
Gift Cards	\$4.50
Return Check Fee	No Fee
Image Charge (Statement w/ Images Mailed)	\$5.00/Month
Stop Payment Fee	\$35.00

Checks	
Counter Checks (4 checks per Page)	\$4.00
Money Orders	
Customer	\$5.00
Non-Customer	\$10.00
Cashier's Check	
Customer	\$10.00
Non-Customer	Not Available

Check Cashing	
Check Cashing Card (for Non-customers)	\$5.00
Check Cashing Card Replacement	\$2.00

Online Banking	
Internet Banking	No Fee
Paperless Statements and Notices	No Fee
External Funds Transfer (Incoming)	No Fee
External Funds Transfer (Outgoing)	\$3.00
Online Bill Pay	No Fee

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.	
Overdraft/ UAF Overdraft Fee	\$37.00/Item
(Items paid for overdraft, uncollected/unavailable funds)	
NSF Return Item Fee	\$37.00/Item
(Items returned for insufficient funds)	
No more than five (5) Overdraft, UAF Overdraft and NSF Return Item Fees, totaling \$185.00, will be charged on any one business day. Debit transactions of \$4.49 or less will not be assessed an Overdraft Fee if the available balance is negative.	

Continuous OD (Overdraft) Fee	\$35.00
The Continuous OD fee is applied to your account if the account remains overdrawn for five consecutive business days, and each fifth business day thereafter, up to a maximum of five (5) charges (totaling \$175.00), until you bring your account to a positive balance. Other Bank fees (including but not limited to Overdraft, UAF Overdraft, and NSF Return Item fees) can result in a negative balance, which can lead to the assessment of a Continuous OD (Overdraft) Fee.	

Please refer to the Courtesy Pay Disclosure for more information about Berkshire Bank's overdraft practices and fees.

Research	
Chargeback Notice	\$5.00/Notice
Research Time (\$25.00 Minimum)	\$25.00/Hour
Statement	\$10.00/Stmt
Tax Form	\$5.00/Form

Safe Deposit (contents not insured under FDIC)	
Annual Rent	Varies by size
Key Replacement	\$60.00/Key
Late Payment Fee	\$25.00
Box Drilling (Lost Keys/Non-Payment)	\$200.00

Wire Transfers	
Wire In Fee	
Customer	\$15.00
Non-Customer	Not Available
Personal Outgoing Fees	
Domestic Wire Out	\$30.00
Foreign Wire Fee	\$50.00
Non-Customer	Not Available

Some fees may be reduced or eliminated for customers (in MA only) 18 years of age or younger or 65 years of age or older.

*Plus correspondent bank charges