

Services

Notary Public Fee for non-customers	\$1.25
<hr/>	
Tax Levies – Processing Fees	\$25.00
<hr/>	
Duplicate Tax Statements	\$2.00
<hr/>	
Wire Transfers	
Domestic Wire Out	\$15.00
Recurring	\$7.50
Incoming Wire	\$5.00
<hr/>	
International Wire Out (minimum)	\$35.00
Incoming Wire	\$20.00
Miscellaneous Services	\$35.00
<hr/>	
American Express Travelers Cheques	
Travelers Cheques ³ 1% of amount purchased	
Gift Cheques	\$3.00
<hr/>	
Safe Deposit	
Lost Key	\$20.00
Drilling (minimum)	\$150.00
<hr/>	
Coin and Currency Orders	
Loose Coin Processed	.05/per \$1.00 Amounts over \$10.00

To learn more about FSB, current savings and loan rates, locations, hours, and product and account information, visit our website at:

florencesavings.com

Fee Schedule

For Personal Accounts

Effective December 1, 2009



Florence Savings Bank

Partners in Our Hometown

Connecting All Offices:

413-586-1300 or 800-644-8261

florencesavings.com

Member FDIC/Member DIF

An Equal Housing Lender 

Fee Schedule

Checking Accounts

Rewards Checking

Provided you meet or exceed the Rewards Checking Account qualification requirements each month, Rewards rate will be paid and non-FSB ATMs surcharges charged nationwide will be refunded to your account. See Rewards Checking Truth In Savings disclosure for details.

Monthly Service Charge	No Charge
------------------------	-----------

Performance Package Checking ²

Minimum combined balance in related Checking, Savings, IRAs, CDs, and Money Markets required to waive monthly service charge	\$5,000.00
--	------------

Minimum balance requirement waived for FSB mortgage and home equity customers

Monthly Service Charge	\$10.00
------------------------	---------

Interest Checking ^{1,2}

Minimum balance required to waive monthly service charge	\$500.00
--	----------

Monthly Service Charge	\$5.00
------------------------	--------

Check Order Charge

Price Varies

ATM/Debit Card

ATM Service Charge

Non FSB ATM withdrawals or inquiries exclusive of surcharges imposed by other banks ⁴	\$1.00
--	--------

Replace Lost or Damaged Card	\$5.00
------------------------------	--------

Savings Accounts

Passbook Savings Account¹

Statement Savings Account¹

Minimum balance required to waive monthly service charge	\$200.00
--	----------

Monthly Service Charge	\$2.00
------------------------	--------

Lost Passbook Fee	\$10.00
-------------------	---------

Money Market Deposit Account

Minimum balance required to waive monthly service charge	\$1,000.00
--	------------

Monthly Service Charge	\$5.00
------------------------	--------

Individual Retirement Account

Early Closeout Fee (open less than 3 months)	\$25.00
--	---------

External Transfer Fee	\$25.00
-----------------------	---------

Club Account

Early Withdrawal	\$2.00
------------------	--------

Notes

¹ Notify us if you are 65 years of age or older or 18 years or younger. You may be eligible for a waiver or reduction of certain savings account or checking account fees or charges.

² A reduced charge of \$5.00 per insufficient funds item to customers 18 years of age or younger or 65 years of age or older in eligible accounts.

³ No Charge for Performance Package Accounts.

⁴ No Charge for Performance Package, Free Checking or Rewards Checking Accounts.

⁵ Insufficient Funds Fees/Overdraft Fees are capped at 3 per day.

Account Services

Check Services

Official Check	\$3.00
Money Order	\$2.00
Certified Check	\$15.00
Over the Counter Checks (per page)	\$1.00

Deposited Item Returned	\$4.00
-------------------------	--------

Canadian Deposited Item Returned	\$8.00
----------------------------------	--------

Stop Payment Fee	\$28.00
------------------	---------

Insufficient Funds Fee/Overdraft Fee ^{2,5}	\$30.00
---	---------

Overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means

Account Inactivity

Checking Account with no activity for one year (regardless of balance) - monthly fee	\$10.00
--	---------

Savings Account with no activity for two years and balance less than \$25 - monthly fee	\$10.00
---	---------

Research (per hour/one hour minimum)	\$25.00
--------------------------------------	---------

Copies (per item)	\$2.00
-------------------	--------

Statement Copy/Interim Statement	\$5.00
----------------------------------	--------

Account Closeout Fee (open less than 6 months)	\$10.00
--	---------

Canadian Check Fee	\$6.00
--------------------	--------

Foreign Check Processing (minimum)	\$50.00
------------------------------------	---------

FSB Zipper Bags	\$5.00
-----------------	--------

Locking Night Bag	\$25.00
-------------------	---------

Pre-authorized Overdraft Transfer Fee Per day of overdraft ³	\$5.00
---	--------