

# Abington Bank

## SCHEDULE OF FEES

August 1, 2019

*The following fees may be assessed against your account.*

Insufficient/Uncollected Funds <sup>1</sup> (per item paid or returned).....	\$29.00 ‡
Automatic Transfer Fee (per day).....	\$ 5.00
Returned Check Charge (Deposit Returned Item)...	\$ 7.50 ▲
Card Activity Charge	
At ATMs we do not own or operate .....	\$ 1.25 •
Stop Payments .....	\$30.00
Money Orders (1 free) .....	\$ 3.00
Copy of Money Order .....	\$ 2.00
Treasurers Check (1 free) .....	\$ 5.00
Foreign Currency Exchange .....	\$25.00
Wire Transfers	
Domestic Outgoing .....	\$20.00
Domestic Incoming .....	\$15.00
Foreign Incoming/Outgoing .....	\$35.00
Online Banking .....	Free
Bill Pay .....	Free
Lost Passbook .....	\$10.00
Lost ATM/Debit Card .....	\$10.00
Account Research (per hr/1 hour minimum) .....	\$30.00
Account Closed in First 180 Days .....	\$10.00
Duplicate Statement .....	\$ 5.00
Copy of Check Per Item (first 25 copies free) ....	\$ 3.00
Check Printing .....	First order free **
Re-order fee depends on style and quantity of checks ordered	
Escheatment Fee .....	\$50.00
Attachment/Levy .....	\$75.00
Foreign Check Collection .....	\$35.00
IRA Transfer of Assets .....	\$25.00

\*\* Basic checks, non-business accounts.

‡ On consumer accounts, a \$5.00 fee will be charged if you are 65 years of age or older or 18 years of age and under, and we have been so notified.

• Waived for Green Checking Accounts.

▲ This fee was changed.

<sup>1</sup> May be imposed on overdrafts created by checks, in person withdrawals, ATM withdrawals, or other electronic means. May be imposed when checks and items presented by electronic means are returned unpaid. For consumer accounts only: If the item presented is \$5.00 or less or your account balance is overdrawn by \$5.00 or less, there will be no charge. Limit of 5 charges per day on the total fees we will charge for overdrawing your account.

6 Harrison Ave  
P.O. Box 68  
Abington, MA 02351

Phone 877-380-2265 (BANK)  
www.AbingtonBank.com

# Abington Bank

## ANNUAL ERROR RESOLUTION – REG. E

In case of errors or questions about your electronic transfers, telephone us at: 877-380-2265 or write us at:

ABINGTON BANK  
6 HARRISON AVENUE  
P.O. Box 68  
ABINGTON, MA 02351

as soon as you can, if you think your statement or receipt is wrong or if you need information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

## INFORMATION ABOUT YOUR RIGHTS UNDER THE MASSACHUSETTS 18/65 LAW

Legislation enacted by the Commonwealth of Massachusetts provides one service-charge free checking account and one service-charge free savings account for any person sixty-five years of age or older or eighteen years of age or younger. A charge of \$5.00 per check will be assessed for any check drawn on the account of such person, but refused or paid because of insufficient funds. Any persons who qualify under these provisions is required to contact the Bank to be registered as a qualified account holder.