

Schedule of Charges –

The following service charges will be applied if the balance requirements are not maintained in the accounts listed below:

Account Type	Minimum Requirements to Avoid Service Charge	Monthly Fee
Platinum Checking †	You must maintain a minimum daily balance of \$1,000 in this account or have a total deposit account portfolio balance of \$10,000 or more to avoid the monthly fee.	You will be assessed an \$8.00 monthly fee each statement period that the daily minimum is not met.
Direct Deposit Checking †	You must have at least one direct deposit posted to this account monthly, in order to avoid the monthly fee.	You will be assessed a \$5.00 monthly fee each statement period if there is not at least one direct deposit.
50 Plus Checking †	There are no minimum balance requirements for this account. In order to be eligible for this account, one owner must be at least 50 years of age.	N/A
Simple Checking †	There are no minimum balance requirements for this account.	N/A
Better Than Free Checking †	There are no minimum balance requirements for this account.	N/A
Fresh Start Checking †	There are no minimum balance requirements for this account. ¹	You will be assessed a \$10.00 monthly fee each statement period.
18/65 Checking † (MA Consumer only)	There are no minimum balance requirements for this account. In order to be eligible for this account, one owner must be under the age of 18 or over the age of 65.	N/A
Student Checking †	There are no minimum balance requirements for this account. Free for students age 23 and under. ²	N/A
Money Market †	You must maintain a minimum daily balance of \$1,000 in this account to avoid the services charges.	You will be assessed a \$10.00 monthly charge each statement period that the daily minimum is not met.
Regular Passbook Savings Statement Savings Overdraft Savings	You must maintain a minimum daily balance of \$200 in this account to avoid the services charges. You must not close this account within one year from the date the account was opened or you will be assessed a fee.	You will be assessed a \$1.00 monthly charge each statement period that the daily minimum is not met. You will be assessed a \$10.00 fee if the account is closed within one year of the date opened.
18/65 Savings (MA Consumer only)	There are no minimum balance requirements for this account. In order to be eligible for this account, one owner must be under the age of 18 or over the age of 65.	N/A

Account Type	Transaction Costs and Remote Deposit Daily Limits	Monthly Fee
Platinum Business Checking †	You must maintain a minimum daily balance of \$2,500 in this account to avoid the monthly fee. Up to 300 transactions per statement period, \$0.25 per transaction thereafter.	You will be assessed a \$12.00 monthly fee each statement period that the daily minimum is not met.
Free Business Checking †	N/A	N/A
Business Access Checking †	Up to 200 ACH transactions per statement period, \$0.25 per transaction thereafter. \$25K daily ACH limit.	You will be assessed a \$25.00 monthly charge each statement period. (Includes up to 2 accounts.)
Business Access Plus Checking †	Up to 200 ACH or Remote Deposit transactions per statement period, \$0.25 per transaction thereafter. \$25K daily ACH limit and \$50K daily Remote Deposit limit.	You will be assessed a \$60.00 monthly charge each statement period. (Includes up to 2 accounts.)
FeeSaver Checking †	Determined for each client.	A monthly service charge of \$10.00 plus 10¢ per deposited check and 12¢ per check paid charges apply, but can be offset by an earnings credit. See separate document for fees and earnings credit calculation.

† You will receive a monthly periodic statement and check “images” (copies of your original checks) that have cleared during the statement period. Check printing charges varies depending on the style and quantity ordered.

¹ Customers with accounts in good standing after twelve months may visit a branch to discuss moving to another account.

² When student reaches the age of 24, they will be moved into a Simple Checking account.

Miscellaneous Fees and Charges –

Personal Money Orders	5.00	per check
Bank Drafts (Teller's Check/Cashier's Check)	7.00	per check
Temporary checks (3 to a page)	0.25	per check
Statement copy	5.00	per page
Account history research (1 hour minimum)	30.00	per hour
Copy machine service	0.25	per page
Photo copies of bank records	3.00	per page
Photo copies of bank records (If required for proof of payment)	no charge	
ATM/Debit Card replacement	10.00	
IRA transfer	30.00	
Electronic Funds Transfer/ATM Withdrawal ¹	no charge	
Incoming - Domestic/International Wire Deposit Fee	13.00	per transaction
Outgoing - Domestic Wire Withdrawal Fee	25.00	per transaction
Outgoing - International Wire Withdrawal Fee	35.00	per transaction
Stop Payment (Money Order, Bank Draft)	30.00	per item
Stop Payment Fee ²	30.00	per item
Stop Payment Fee range of checks ³	30.00	per range
Stop Payment Fee EFT/ACH	30.00	per item
Notary Public for customers	no charge	
Notary Public for non-customers (CT)	5.00	per transaction
Notary Public for non-customers (MA)	varies	
Signature Guarantee	no charge	
Returned Check Charge	15.00	per item
Returned Check Charge (MA consumer accounts only)	6.84	per item
Processing of Levy, Garnishment or Property Execution	100.00	
Cash Advance (Visa/Master Card)	10.00	per item
Insufficient Funds Charge Paid/Returned ⁴⁻⁵	35.00	max. 5 per day
Insufficient Funds Charge Paid/Returned ⁴⁻⁵ (MA 18/65 accounts only)	5.00	max. 5 per day
Uncollected Funds Charge Paid/Returned	35.00	max. 5 per day
Uncollected Funds Charge Paid/Returned (MA 18/65 accounts only)	5.00	max. 5 per day
Overdraft (OD) Protection Transfer Fee	10.00	per transfer
Collection Items (In addition to any fee charged by a correspondent bank)	10.00	per item
Foreign Currency Exchange ⁶	\$ 25.00 plus insurance/shipment fees	
Foreign Drafts	10.00	handling fee
Foreign Check Collection	25.00	
Regulation D Violation Fee	10.00	per excess transaction
Inactivity Fee ⁷	10.00	per statement cycle
Debit Card Cash Conversion Fee	up to 2% of total transaction amount	
Safe Deposit Box - Late Charge	10.00	
Safe Deposit Box - Lost Key	30.00	
Safe Deposit Box - Drill	200.00	minimum

Effective – January 1, 2018

2 x 5	50.00
3 x 5	60.00
4 x 5	75.00
5 x 5	85.00
5 x 6	90.00
2 x 10	100.00
3 x 10	120.00
4 x 10	130.00
5 x 10	150.00
8 x 10	160.00
10 x 10	200.00
15 x 17	300.00
16 x 23	350.00

Miscellaneous Fees and Charges Footnotes

1. Fees may be assessed by a third party if your card is used at a non-Farmington Bank owned ATM.
2. Fee is applied for each item not in sequential order.
3. Fee is applied to a range of checks that are in sequential order.
4. You will be assessed the fee for each item up to a maximum of 5 per day and you will not pay a fee for any item that overdraws your account by \$5.00 or less.
5. Imposed on overdrafts created by checks, in person withdrawals, ACH debits, Bill Payments and other electronic transactions, and ATM withdrawals, POS and everyday Debit Card transactions that you have chosen to include in the ODP program by Opting-In.
6. Currency exchanged through, and fees applied by TravelEx.
7. Fee is applied after six (6) months of inactivity and \$250 or less balance in the account or in combined deposit balances. Doesn't apply to Better Than Free, 18/65, Municipal or Business checking accounts.
8. Not all sizes are available at all branch locations.
9. Fee will be charged on anniversary date of opening date.