

Fee Schedule

Effective June 11, 2018

Gateway SuperSaver CheckingSM

Minimum balance fee*	\$5.00
Minimum daily balance to waive monthly minimum balance fee*	\$500.00

**Minimum balance fee waived with at least one direct deposit per month.*

Small Business Free Checking

Transaction fee: per deposit, withdrawal, ATM/POS transaction, ACH, and check (after 50 free per month)	\$0.30
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Gateway Commercial CheckingSM

Minimum balance fee	\$10.00
Minimum daily balance to waive monthly minimum balance fee	\$5,000.00
Remote Deposit Capture (RDC) Services:	
RDC monthly fee	\$50.00

Gateway Money MarketSM

Minimum balance fee	\$10.00
Minimum daily balance to waive monthly minimum balance fee	\$2,500.00

Gateway Commercial Money MarketSM

Minimum balance fee	\$10.00
Minimum daily balance to waive monthly minimum balance fee	\$5,000.00

Other Account-Related Fees

Abandoned/dormant account fee	\$50.00
Account research fee (per hour, one hour minimum)	\$25.00
Card replacement fee (per ATM card or Debit MasterCard®)	\$10.00
Cashier's check fee (per check)	\$5.00
Check copy fee (per item)	\$5.00
Deposited item copy fee (per item)	\$5.00
Duplicate statement fee	\$5.00
Early account closure fee (if closed within 6 months)	\$10.00
Foreign ATM transaction fee (at non-MSB ATMs; applies to some accounts)	\$1.00
Foreign check collection fee (per check)	\$25.00
Interim statement fee	\$5.00
IRA transfer fee (per account)	\$25.00
Legal processing fee (per garnishment or levy)	\$75.00
Lost passbook fee (per passbook)	\$10.00
Money order fee (per item)	\$3.00
Overdraft fee: item paid against insufficient or uncollected funds (per check, ACH, recurring POS)	\$30.00
Reg. D excess debit fee (per transaction over the regulatory limit; applies to some accounts)	\$10.00
Returned deposited check fee	\$7.17
Returned item fee: item returned due to insufficient or uncollected funds (per check, ACH)	\$30.00
Stop payment fee (per item)	\$30.00
Temporary check fee (set of 4)	\$2.00

PopMoney: Person-to-Person Payments

Personal payment transaction fee (send money, 3-day service)	\$1.00
Personal payment transaction fee (send money, next-day service)	\$2.00
Personal payment transaction fee (request money)	\$1.00

Bill Pay: Expedited Payments

Overnight check payment fee	\$15.00
Same-day bill payment fee	\$15.00

Wire Transfers

Incoming wire fee	\$15.00
Outgoing domestic wire fee	\$25.00
Outgoing foreign wire fee	\$30.00

Safe Deposit Services

Safe deposit rental fee (annual; per box):	
3"x5"	\$30.00
5"x5"	\$45.00
3"x10"	\$55.00
5"x10"	\$80.00
10"x10"	\$135.00
10"x 15"	\$135.00
Safe deposit late payment fee (per billing 30 days after the due date)	
	\$10.00
Safe deposit lost key fee	\$15.00
Safe deposit drilling fee	\$250.00

Free Services for Customers

Bank by Mail | Bill Pay | eStatements | iBanking | iMobile
Medallion Signature Guarantee | Night Depository Services
Notary Services | SUM Surcharge-Free ATMs | TeleConnect

18/65 Program

If you are 18 years old or younger or 65 years old or older, you qualify for the minor or senior citizen fee exemption under Chapter 167D of Massachusetts General Law. As such, we'll waive or reduce certain fees, as noted below, on your Gateway FREEdom Checking, Gateway FREEdom Checking for Students, Gateway SuperSaver Checking, and Statement Savings account. All other fees and charges detailed above apply. Please notify us if you or your spouse qualifies so that we can administer your account accordingly.

Check order fee: for the initial order and subsequent refills of the basic line of checks	None
Minimum balance fee	None
Overdraft fee: item paid against insufficient or uncollected funds (per check, ACH, recurring POS)	\$5.00
Returned item fee: item returned due to insufficient or uncollected funds (per check, ACH)	\$5.00

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