



FEE SCHEDULE

Effective June 3, 2024

ACCOUNTS

New Checking Account Closing within 90-days	\$20.00
New Savings Account Closing within 6 Months	\$15.00
Deposit Return Item Fee	\$7.00
Stop Payment Fee:	
Check	*\$30.00
Pre-Authorized Debit/ACH	*\$30.00
Insufficient Funds/Overdraft Charge:	
NSF or overdrafts created by check, in person withdrawal, ATM withdrawal or other electronic means – EACH – (limit 3 per day)	\$30.00
Insufficient Funds/Overdraft Charge for “18/65 Accounts:	
NSF or overdrafts created by check, in person withdrawal, ATM withdrawal or other electronic means – EACH – (limit 3 per day)	\$5.00
Uncollected Funds Charge:	
Created by check in person withdrawal, ATM withdrawal or other electronic means – EACH – (limit 1 per day)	\$30.00
Uncollected Funds Charge for “18/65” Accounts:	
Created by check in person withdrawal, ATM withdrawal or other electronic means – EACH – (limit 1 per day)	\$5.00
Overdraft Protection Transfer Fee per day Charged to account transferred from	\$5.00
Christmas Club Early Withdrawal Fee	\$5.00
Outgoing IRA Fee (Includes Account Closure)	*\$30.00

IMPORTANT INFORMATION REGARDING OVERDRAFT, INSUFFICIENT FUNDS, AND UNCOLLECTED FUNDS CHARGES

Overdraft, Insufficient Funds, and Uncollected Funds status may be determined on an available balance rather than your current balance. An item returned unpaid due to insufficient funds may be represented multiple times with an insufficient funds charge being assessed each time it is returned. Please review the UNDERSTANDING AND AVOIDING OVERDRAFT AND INSUFFICIENT FUNDS (NSF) CHARGES section of your account terms and conditions.

SAFE DEPOSIT BOX (CONTENTS NOT INSURED)

Replacement Key	*\$40.00
Late Payment	*\$10.00
Drilling Box	*\$275.00

WIRE TRANSFERS

Outgoing Wire Fee – Domestic	\$25.00
Outgoing Wire Fee – International	\$50.00
Incoming Wire Fee – Domestic	\$8.00
Incoming Wire Fee – International	\$8.00

ATM AND DEBIT CARD

ATM/Debit Card Replacement	*\$8.00
ATM Withdrawal Service Charges:	
At Adams Community Bank	No fee
Other ATM Locations	*\$3.00
ATM Inquiry Service Charges	No Fee
Point of Sale (POS) Charges	No Fee

ONLINE BANKING

Internet Banking	No Fee
eStatements, eNotices, & eBills (where applicable)	No Fee
Incoming External Transfers	No Fee
Outgoing External Transfers	*\$3.00
Online Bill Pay	No Fee

RESEARCH

Research and Reconciliation Fees:	
Hourly	*\$30.00
Statement Copy (per statement)	\$3.00
Check Copy (per check)	\$3.00
Monthly Inactivity Fee (accounts in an inactive status with a balance of \$10 or less)	\$1.00

ADMINISTRATIVE

Official Check Fees:	
Money Orders	*\$3.00
Treasurer’s Checks	\$5.00
Reissue Fee (Money Orders, Treasurer’s Check, Loan Disbursement Check, Batch Check)	\$25.00
Temporary Checks (per sheet)	*\$3.00
Deposit Tickets (per sheet)	*\$3.00
Foreign Check Collection (processing fees assessed by other banks for collection of a check will (or may) be added to the fees below):	
Check amounts less than \$50,000	\$23.00
Check amounts of \$50,000 or more	\$40.00
Signature Validation Program (SVP)	*\$10.00
Telephone Transfer (operator assisted)	*\$3.00
Deposit Bag	*\$5.00
Night Drop Replacement Key	\$5.00
Escheatment	\$40.00
Levy/Garnishment	*\$50.00
Check Cashing Card	\$5.00

TREASURY MANAGEMENT

ACH	*\$25.00/month
Remote Deposit Capture (RDC)	*\$50.00/month
Online Wire Service	*\$20.00/month
Positive Pay	*\$50.00/month
RDC Scanner Rental	\$15.00/month

* Indicates a change from previous fee schedule

Fees may be reduced or eliminated based on relationship. Please see a Community Banker.

Member FDIC

Member DIF

www.adamscommunity.com

(413) 743-0001

FEE SCHEDULE

Effective August 1, 2023

ATM CHARGES

Lost ATM/Debit Card Replacement	\$6.00
ATM Withdrawal Service Charges:	
At Adams Community Bank	N/C
Other ATM Locations	\$1.00
ATM Inquiry Service Charges	N/C
Point of Sale (POS) Charges	N/C

CHECKING AND SAVINGS ACCOUNTS

Additional/Duplicate Statement	\$3.00
New Checking Account Closing within 90-days	\$20.00
New Savings Account Closing within 6 Months	\$15.00
Deposit Return Item Fee	\$7.00*
Stop Payment Fee:	
Check	\$25.00
Pre-Authorized Debit/ACH	\$25.00
Insufficient Funds/Overdraft Charge:	
NSF or overdrafts created by check, in person withdrawal, ATM withdrawal or other electronic means – EACH – (limit 3 per day)	\$30.00
Insufficient Funds/Overdraft Charge for “18/65 Accounts:	
NSF or overdrafts created by check, in person withdrawal, ATM withdrawal or other electronic means – EACH – (limit 3 per day)	\$5.00
Uncollected Funds Charge:	
Created by check in person withdrawal, ATM withdrawal or other electronic means – EACH – (limit 1 per day)	\$30.00
Uncollected Funds Charge for “18/65” Accounts:	
Created by check in person withdrawal, ATM withdrawal or other electronic means – EACH – (limit 1 per day)	\$5.00
Overdraft Protection Transfer Fee per day	\$5.00
Charged to account transferred from	
Christmas Club Early Withdrawal Fee	\$5.00

SAFE DEPOSIT BOX FEES

Replacement Key	\$35.00
Late Payment	\$5.00
Drilling Box (plus cost to Bank)	\$100.00

WIRE TRANSFER FEES

Outgoing Wire Fee – Domestic	\$25.00
Outgoing Wire Fee – International	\$50.00
Incoming Wire Fee – Domestic	\$8.00
Incoming Wire Fee – International	\$8.00

MISCELLANEOUS FEES

Official Check Fees:	
Money Orders	\$2.00
Treasurer’s Checks	\$5.00
Reissue Fee (Money Orders, Treasurer’s Check, Loan Disbursement Check, Batch Check)	\$25.00
Foreign Check Collection (processing fees assessed by other banks for collection of a check will (or may) be added to the fees below):	
Check amounts less than \$50,000	\$23.00
Check amounts of \$50,000 or more	\$40.00
Night Bag Replacement Fee	\$20.00
Night Drop Replacement Key	\$5.00
Outgoing IRA Fee	\$25.00
Research and Reconciliation Fees:	
Hourly	\$25.00
Statement Copy (per statement)	\$3.00
Check Copy (per check)	\$3.00
Monthly Inactivity Fee (accounts in an inactive status with a balance of \$10 or less)	\$1.00
Escheatment	\$40.00
Levy/Garnishment/Legal Order	\$40.00
Check Cashing Card	\$5.00

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