

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
					\$5 if below \$100			
<b>Acushnet Federal Credit Union</b>	Share Draft	Checking	\$100	\$100	avg. balance	N/A	None	\$15.00
<b>Adams Co-operative Bank</b>	NOW Checking Account	Checking	\$10.00	\$10.00	N/A	N/A	Unlimited	\$15.00
<b>Aldenville Credit Union</b>	NOW Account	Regular checking	\$10.00	\$10.00	None	None	All	\$20.00
<b>AllCom Credit Union</b>	NOW	Checking	\$5.00	0	0	0	50	\$20.00
				\$200 or direct deposit	\$5.00 if balance below \$200	None	Unlimited	\$15.00
<b>Alpha Credit Union</b>	Share Draft	Checking	\$25	\$1,000 to avoid fee	\$5.75	N/A	unlimited	\$20.00
<b>American Airlines Federal Credit Union</b>	Flagship	interest checking	\$25.00	none with direct dep.	none	none	unlimited	\$20.00
<b>American Airlines Federal Credit Union</b>	Jet checking	non-interest checking	\$25.00		\$2 (waived with balance of \$300 and for members 65 and older)	None	None	\$15.00
<b>Athol Credit Union</b>	NOW Checking Account	Regular Checking	\$25.00	None	None	Unlimited	58	\$18.00
<b>Athol Savings Bank</b>	Absolutely Fee Free Checking	Free checking	\$50.00	None	\$4 waived w/direct deposit	Unlimited	8	\$18.00
<b>Athol Savings Bank</b>	Direct Value	NOW	\$100.00	None	\$2 if below min. bal.	Unlimited \$.25 > 15 cks. Waived if min. bal. maintained	8	\$18.00
<b>Athol Savings Bank</b>	Simple Checking	Checking	\$100.00	\$200.00	\$2 if below min. bal.	Unlimited \$.25 > 15 cks.	8	\$18.00
<b>Athol Savings Bank</b>	Personal Plus	NOW	\$100.00	\$500.00	\$2 if below min. bal.	Unlimited \$.25 after 1st	8	\$18.00
				\$3,000 when combined with savings acct.	\$10 if below min. bal.	Unlimited	8	\$18.00
<b>Athol Savings Bank</b>	Prestige Checking	NOW		\$3,000.00				
<b>Athol-Clinton Co-operative Bank</b>	NOW Account	Checking	\$50.00	\$300.00	\$3.00	10	8	N/A
<b>Athol-Clinton Co-operative Bank</b>	Regular Account	Checking	\$50.00	None	\$2.00	None	8	N/A

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Acushnet Federal Credit Union</b>	\$15.00	\$1.00	N/A	\$1.00 withdrawal	N/A	No	No
<b>Adams Co-operative Bank</b>	\$10.00	\$1.00	N/A	N/A	N/A	Yes	Yes
<b>Aldenville Credit Union</b>	\$10.00	N/A	None	\$1.00	None	Yes	No
<b>AllCom Credit Union</b>	\$5.00	\$1.00	N/A	N/A	N/A	No	No
<b>Alpha Credit Union</b>	\$15.00	\$1.50	N/A	5 free & \$.95 per	N/A	No	No
<b>American Airlines Federal Credit Union</b>	\$20.00	\$2.00	none	none 1st 8 per month	\$1.00	No	No
<b>American Airlines Federal Credit Union</b>	\$20.00	\$2.00	none	\$1.25	\$1.00		
<b>Athol Credit Union</b>	\$7.50	\$1.00	None	\$0.75	Yes	No	No
<b>Athol Savings Bank</b>	\$15.00	\$2.00	None	\$1 per trans., 1st 5 free per month	\$0.75	Yes	Yes
<b>Athol Savings Bank</b>	\$15.00	\$2.00	None	Same as above	\$0.75		
<b>Athol Savings Bank</b>	\$15.00	\$2.00	None	Same as above	\$0.75		
<b>Athol Savings Bank</b>	\$15.00	\$2.00	None	Same as above	\$0.75		
<b>Athol Savings Bank</b>	\$15.00	\$2.00	None	Same as above	\$0.75		
<b>Athol-Clinton Co-operative Bank</b>	\$10.00	\$1.00	N/A	\$1.00	N/A	No	No
<b>Athol-Clinton Co-operative Bank</b>	\$10.00	\$1.00	N/A	\$1.00	N/A		

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
<b>Attleboro Municipal Employees Federal Credit Union</b>	Share Draft - Checking	All purpose	\$25	0	0	0	Unlimited	\$10
<b>Avidia Bank</b>	Smart Checking Account	Non-Interest bear. DDA	\$100.00	0	0	0	N/A	\$20.00
<b>Avidia Bank</b>	NOW Account	Interest bearing DDA	\$500.00	\$500.00	\$5.00	0	N/A	\$20.00
<b>Avidia Bank</b>	Super NOW Account	Same as above	\$2,000.00	\$2,000.00	\$5.00	0	N/A	\$20.00
<b>Avidia Bank</b>	Senior Checking	Interest bearing DDA - (65 years or older)	\$350.00	0	0	0	N/A	\$20.00
<b>Avidia Bank</b>	Golden Time Club Checking	Mbrship acct. > 50 yrs. Of age - various related benefits	\$500.00	\$25,000 (all related accts.)	\$10 (single); \$20.00 (joint)	0	N/A	\$20.00
<b>Avidia Bank</b>	Minor Checking	<18 yrs. Of age	\$100.00	0	0	0	N/A	\$20.00
<b>Avon Co-operative Bank</b>	NOW Account	Basic Checking	\$10.00	None	\$3.00	None	None	\$15.00
<b>Avon Co-operative Bank</b>	NOW Account 18/65	Basic Checking	\$10.00	None	None	None	None	\$5.00
<b>Bank of Easton, a Co-operative Bank</b>	Free Checking	Checking	\$100	0	0	0	N/A	\$22
<b>Bank of Easton, a Co-operative Bank</b>	NOW Checking	Int. bearing acct.	\$100	\$0	\$5	\$0	N/A	\$22
<b>Bank of Fall River</b>	Totally Free Checking	Basic	\$50.00	None	None	None	all	\$20.00
<b>Bank of Fall River</b>	Low Minimum Interest Checking		\$50.00	\$500.00	none	none	all	\$20.00
<b>Bank of Fall River</b>	No Minimum Interest Checking		\$50.00	None	\$4.00	none	all	\$20.00
<b>Bank of Fall River</b>	Economy Interest Checking		\$50.00	None	None	\$0.20	none	\$20.00
<b>Bank of Fall River</b>	50+ Free Interest Checking	Senior	\$50.00	None	None	None	All	\$5.00
<b>Bank of Fall River</b>	VIP Free Interest Checking	Dir.Dep. / Dir. W/D	\$50.00	None	None	None	All	\$20.00
<b>Bank of Fall River</b>	Wall Street Checking		\$1,000.00	\$1,000.00	None	None	All	\$20.00
<b>Bank of Western Massachusetts</b>	Basic Banking	Non-interest bearing	0	0	\$3	\$0.50	10	\$20
<b>Bank of Western Massachusetts</b>	NOW Checking	Interest bearing	\$100	\$1,000	\$3	\$0.35	0	\$20
<b>BankFive</b>	Personal Account	Int. bearing checking	\$10	\$10	\$3.50	\$0.25	10	\$20 per item
<b>BankFive</b>	IOLTA	Lawyer Client Acct.	\$10	\$10	None	None	Unlimited	\$20 per item
<b>BankFive</b>	Basic Banking	Personal checking	\$10	\$10	\$2.50	\$0.50	8	\$20 per item
<b>BankFive</b>	ETA-Electronic Transfer	Prsnl. Checking	\$10	\$10	None	None	Unlimited	\$10 per day

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Attleboro Municipal Employees Federal Credit Union</b>	\$10	\$0.75	N/A	N/A	N/A	No	No
<b>Avidia Bank</b>	\$15.00	\$2.00	0	0		Yes	Yes
<b>Avidia Bank</b>	\$15.00	\$2.00	0	0			
<b>Avidia Bank</b>	\$15.00	\$2.00	0	0			
<b>Avidia Bank</b>	\$15.00	\$2.00	0	0			
<b>Avidia Bank</b>	\$15.00	\$2.00	0	0			
<b>Avidia Bank</b>	\$15.00	\$2.00	0	0			
<b>Avidia Bank</b>	\$15.00	\$2.00	0	0			
<b>Avon Co-operative Bank</b>	\$15.00	\$0.75	None	None	None	No	Yes
<b>Avon Co-operative Bank</b>	None						
<b>Bank of Easton, a Co-operative Bank</b>	\$15	\$2	0	\$1.25	No	Yes	Yes
<b>Bank of Easton, a Co-operative Bank</b>	\$15	\$2	0	\$1.25	No		
<b>Bank of Fall River</b>	\$20.00	\$2.00	none	\$1.00	none	Yes	Yes
<b>Bank of Fall River</b>	\$20.00	\$2.00	none	\$1.00	none		
<b>Bank of Fall River</b>	\$20.00	\$2.00	none	\$1.00	none		
<b>Bank of Fall River</b>	\$20.00	\$2.00	none	\$1.00	none		
<b>Bank of Fall River</b>	\$20.00, over \$65 no charge	\$2.00	none	\$1.00	none		
<b>Bank of Fall River</b>	\$20.00	\$2.00	none	\$1.00	none		
<b>Bank of Fall River</b>	\$20.00	\$2.00	none	\$1.00	none		
<b>Bank of Western Massachusetts</b>	\$15	\$3	0	\$1.00	\$1.00	Yes	Yes
<b>Bank of Western Massachusetts</b>	\$15	\$3	0	\$1.00	\$1.00		
<b>BankFive</b>	\$20	\$2.00 (Sr. Citizens not charged)	0	\$1	\$1	Yes	Yes
<b>BankFive</b>	\$20	\$2.00 (Sr. Citizens not charged)	0	\$1	\$1		
<b>BankFive</b>	\$20	\$2.00 (Sr. Citizens not charged)	0	\$1	\$1		
<b>BankFive</b>	\$20	\$2.00 (Sr. Citizens not charged)	0	\$1	\$1		

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
BankFive	Generations Gold Club	Prsnl. Checking	None	\$1,000	\$5	None	Unlimited	\$20 per item
BankFive	Generations Gold Club	Non-int. bearing	None	None	\$7	None	Unlimited	\$20 per item
BankFive	No Fee Checking	Prsnl. Checking Non-Interest Bearing	None	None	None	None	Unlimited	\$20 per item
BankFive	Five Star	Prsnl. Checking Interest Bearing	\$1,000	\$10	\$1000	None	Unlimited	\$20
BankMalden, A Co-operative Bank	NOW Account	18/65	\$10.00	\$10.00	None	None	All	\$5.00 (18/65)
BankMalden, A Co-operative Bank	Now Account	Direct Deposit	\$10.00	None	None	None	1st 200	\$20.00
BankMalden, A Co-operative Bank	NOW Account		\$200.00	\$200.00	None	\$200 min.	1st 200	\$20.00
BankMalden, A Co-operative Bank	Totally Free Checking	Non-interest bearing	\$10.00	\$10.00	None	None	Same as above	\$20.00
Barre Savings Bank	NOW Checking	Interest Checking	\$50.00	\$300.00 average	\$3.00	\$0.20	None	\$15.00
Barre Savings Bank	Basic Checking	Non-Interest Checking	\$10.00	None	None	None	Unlimited	\$15.00
Bay State Savings Bank	Free Checking	Checking	\$10.00	None	None	None	Unlimited	\$25.00
Bay State Savings Bank	NOW Checking	NOW interest	\$100.00	\$1,000	\$1000	None	Unlimited	\$25.00
Bay State Savings Bank	Liberty Account	Checking	\$10.00	\$5,000 combined with savings	\$10.00	None	Unlimited	\$25.00
Belmont Savings Bank	NOW Account	Basic w/Interest	\$100.00	\$10.00	The greater of \$3 or \$.25 per check	\$0.25	None	\$15.00
Belmont Savings Bank	Lifeline Checking	No frills-no interest	\$10.00	\$10.00	No fee on 1st 10 cks., after \$.25 per check	After 10th ck. \$.25 per check (max \$3 per statement)	10	\$15.00
Belmont Savings Bank	Money Market Checking	Basic Money Market	\$2,500.00	\$2,500.00	0 (Customer not allowed to exceed max., but will allow exception and assess fee.	After 3 cks. \$1/ck.	3	\$15.00

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>BankFive</b>	\$20	None	0	\$1	\$1		
<b>BankFive</b>	\$20	None	0	\$1	\$1		
<b>BankFive</b>	\$20	\$2.00 (Sr. Citizens not charged)	0	\$1	\$1		
<b>BankFive</b>	\$20	\$2.00 (Sr. Citizens not charged)	0	\$1	\$1		
<b>BankMalden, A Co-operative Bank</b>	\$5.00	\$2.00	None	4 free /mo. \$1 fee after 4	None	Yes	Yes
<b>BankMalden, A Co-operative Bank</b>	\$5.00	\$2.00	None	Same as above	None		
<b>BankMalden, A Co-operative Bank</b>	\$5.00	\$2.00	None	Same as above	None		
<b>BankMalden, A Co-operative Bank</b>	\$5.00	\$2.00	None	\$1.00	None		
<b>Barre Savings Bank</b>	\$10.00	\$1.50	None	\$1.00	None	Yes	Yes
<b>Barre Savings Bank</b>	\$10.00	\$1.50	None	\$1.00	None		
<b>Bay State Savings Bank</b>	\$20.00	\$3.00	None	None	\$1.00	Yes	Yes
<b>Bay State Savings Bank</b>	\$20.00	\$3.00	None	None	\$1.00		
<b>Bay State Savings Bank</b>	\$20.00	\$3.00	None	None	\$1.00		
<b>Belmont Savings Bank</b>	\$15.00	\$2.00*	0	\$1.00	\$0.75	Yes	Yes
<b>Belmont Savings Bank</b>	\$15.00	\$2.00*	0	\$1.00	\$0.75		
<b>Belmont Savings Bank</b>	\$15.00	\$2.00*	0	\$1.00	\$0.75		

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
					0 (Customer not allowed to exceed max., but will allow exception and assess fee.	After 3 cks.		
<b>Belmont Savings Bank</b>	Access Plus Checking	Enhanced MM	\$25,000.01	\$25,000.01		\$1/ck.	3	\$15.00
<b>Berkshire Bank</b>	NOW Checking	Interest bearing	\$10.00	\$750.00	\$6.00	None	N/A	\$17.00
<b>Berkshire Bank</b>	Personal Checking	Checking	\$10.00	\$250.00	\$4.00	None	N/A	\$17.00
<b>Berkshire Bank</b>	No Frills Checking	Checking	\$10.00	\$0.00	None	\$0.50	8	\$17.00
<b>Berkshire Federal Credit Union</b>	Share Draft Checking	Checking	None	None	None	None	None	\$20
<b>Beverly Co-operative Bank</b>	Co-operative Checking	Free Checking	\$1.00	N/A	Free	Free	All	\$15.00
<b>Beverly Co-operative Bank</b>	NOW Checking	Interest Checking	\$1.00	\$500/free	\$4.00	\$0.25	N/A	\$15.00
<b>Beverly Co-operative Bank</b>	MMDA Checking	Money Market	\$1.00	\$2,500/free	\$2.50	Free	3	\$15.00
<b>Boston Firefighters Credit Union</b>	NOW Account	Share Draft	\$25.00	\$25.00	0	0	unlimited	N/A
<b>Boston Globe Employees Credit Union</b>	NOW Account	Checking	None	\$300	\$5.00 if below min. balance	None	None	\$20.00
<b>Boston Private Bank &amp; Trust Company</b>	Personal Checking Account	Checking	\$50.00	\$1,000 to avoid service charge	\$8.00	None	Unlimited	\$25.00
<b>Boston Private Bank &amp; Trust Company</b>	Personal NOW Account	Checking	\$50.00	\$2,500 to avoid service charge	\$8.00	None	Unlimited	\$25.00
<b>Braintree Co-operative Bank</b>	Basic Checking	DDA	\$10.00	\$0.00	\$2.00	\$0.50	8	\$20.00
<b>Braintree Co-operative Bank</b>	Flat Fee Checking	DDA	\$10.00	\$0.00	\$5.00	\$0.00	0	\$20.00
<b>Braintree Co-operative Bank</b>	Regular Checking	DDA	\$10.00	\$1,000.00	\$7.00	\$0.00	0	\$20.00
<b>Braintree Co-operative Bank</b>	Checking with Interest	NOW	\$10.00	\$1,500.00	\$9.00	\$0.00	0	\$20.00
<b>Braintree Co-operative Bank</b>	Relationship Checking	NOW	\$10.00	\$5,000.00	\$15.00	\$0.00	0	\$20.00
<b>Bridgewater Credit Union</b>	NOW Account	Int. bearing checking	\$25	\$25	\$3 if bal. falls below \$500	\$.15 per check over 15 checks per month	200 1st order; Sr.Citizen - no charge	NSF \$20; Uncollected Funds \$15.00

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Belmont Savings Bank</b>	\$15.00	\$2.00*	0	\$1.00	\$0.75		
<b>Berkshire Bank</b>	\$15.00	\$1.00	None	\$1.00	None	Yes	Yes
<b>Berkshire Bank</b>	\$15.00	\$1.00	None	\$1.00	None	Yes	Yes
<b>Berkshire Bank</b>	\$15.00	\$1.00	None	\$1.00	None	Yes	Yes
<b>Berkshire Federal Credit Union</b>	\$10	\$2	None	None	None	No	No
<b>Beverly Co-operative Bank</b>	\$15.00		Free	Free		Yes	Yes
<b>Beverly Co-operative Bank</b>	\$15.00		Free	Free			
<b>Beverly Co-operative Bank</b>	\$15.00		Free	Free			
				Free with direct deposit, otherwise			
<b>Boston Firefighters Credit Union</b>	\$5.00	N/A	N/A	\$1.00	N/A	Yes	No
<b>Boston Globe Employees Credit Union</b>	\$10.00	\$1.00	None	None	\$1.00 Network Fee	Yes	No
<b>Boston Private Bank &amp; Trust Company</b>	\$20.00	\$10.00	\$1 if min. bal. falls below \$1000	\$1 if min. bal. falls below \$1000	None	No	Yes
<b>Boston Private Bank &amp; Trust Company</b>	\$20.00	\$10.00	\$1 if min. bal. falls below \$2500	\$1 if min. bal. falls below \$2500	None		
<b>Braintree Co-operative Bank</b>	\$20.00	\$1.00	\$0.00	\$0.75	\$0.75	Yes	Yes
<b>Braintree Co-operative Bank</b>	\$20.00	\$1.00	\$0.00	\$0.75	\$0.75		
<b>Braintree Co-operative Bank</b>	\$20.00	\$1.00	\$0.00	\$0.75	\$0.75		
<b>Braintree Co-operative Bank</b>	\$20.00	\$1.00	\$0.00	\$0.75	\$0.75		
<b>Braintree Co-operative Bank</b>	\$20.00	\$1.00	\$0.00	\$0.75	\$0.75		
<b>Bridgewater Credit Union</b>	\$10.00	\$1.00	None	Withdrawal \$1.00, POS \$.75	None	Yes	No

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee	
				\$10 (Varied balances receive varied interest rate)		Under \$2,500 balance, \$8.00	Under \$2,500 balance, \$.25 per check	None	\$18.00
<b>Bridgewater Savings Bank</b>	Premium Checking	High Interest Acct.	\$10			\$500 or more - no chg. Otherwise			
<b>Bridgewater Savings Bank</b>	Interest Checking	Interest account	\$10	\$10	\$8.00/month		Under \$500	None	\$18.00
<b>Bridgewater Savings Bank</b>	Direct Checking	Free acct. w/ Dir. Deposit	\$10	\$10	None		None	None	\$18.00
<b>Bridgewater Savings Bank</b>	No Minimum Checking	No min. bal. account	\$10	\$10	\$4 a month		None	None	\$18.00
<b>Bridgewater Savings Bank</b>	Free Checking for Seniors	Senior account	\$10	\$10	None		None	None	\$18.00
<b>Bristol County Savings Bank</b>	Basic Checking Account	Non-int. bear. Trans. Acct.	\$10.00	0	\$2.50		1st 8 free, after \$.75	8	\$15.00
<b>Bristol County Savings Bank</b>	Personal Checking Account	Same as above	\$10.00	\$200.00	\$5.00		0	0	\$15.00
<b>Bristol County Savings Bank</b>	NOW Checking Account	Int. Bearing Trans. Acct.	\$10.00	\$400.00	\$5.00		0	0	\$15.00
<b>Bristol County Savings Bank</b>	Spirit Checking Account	Int. Bearing Trans. Acct.	\$10.00	\$2,500.00	\$5.00		0	0	\$15.00
<b>Brockton Postal Employees Credit Union</b>	NOW Checking	Checking	0	0/\$5.00	\$2 without direct deposit		0	Unlimited	\$10.00
<b>Brookline Bank</b>	Super Checking	DDA	\$1,000	\$1,000	\$10		N/A	N/A	\$17
<b>Brookline Bank</b>	NOW Account	NOW	\$800	\$800	\$4		\$.35 if balance below minimum	N/A	\$17
<b>Brookline Bank</b>	Checking Account	DDA	\$400	\$400	\$4		\$.35 if balance below minimum	N/A	\$17
<b>Brookline Bank</b>	Flat Fee Checking	DDA	\$10	N/A	\$7.50		N/A	N/A	\$17
<b>Brookline Bank</b>	Basic Checking	DDA	\$10	N/A	\$2.50		\$1	8	\$17
<b>Brookline Bank</b>	18-65 Checking	DDA	\$10	N/A	N/A		N/A	N/A	\$5
<b>Brookline Bank</b>	18-65 NOW	NOW	\$10	N/A	N/A		N/A	N/A	\$5

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Bridgewater Savings Bank</b>	\$18 in person \$20 over the phone	1 free w/withdrawal, otherwise \$1.50	None	\$1.00	\$1 for people not in SUM	Yes	Yes
<b>Bridgewater Savings Bank</b>	Same as above	Same as above	None	\$1.00	Same as above		
<b>Bridgewater Savings Bank</b>	Same as above	Same as above	None	\$1.00	Same as above		
<b>Bridgewater Savings Bank</b>	Same as above	Same as above					
<b>Bristol County Savings Bank</b>	\$15.00	1 is free if funds withdrawn from acct, after \$.75	0	Fleet - \$.50 for inquiry, trans. NYCE or CIRRUS - \$1, \$.50 inquiries	0	Yes	Yes
<b>Bristol County Savings Bank</b>	\$15.00						
<b>Bristol County Savings Bank</b>	\$15.00						
<b>Bristol County Savings Bank</b>	\$15.00						
<b>Brockton Postal Employees Credit Union</b>	\$10.00	\$0.75	N/A	\$.95 after 3/mo.	N/A	No	No
<b>Brookline Bank</b>	\$15	\$3	N/A	0.75 (first four free)		Yes	Yes
<b>Brookline Bank</b>	\$15	\$3	\$.35 if balance below minimum	0.75 (first four free)			
<b>Brookline Bank</b>	\$15	\$3	\$.35 if balance below minimum	0.75 (first four free)			
<b>Brookline Bank</b>	\$15	\$3	N/A	N/A			
<b>Brookline Bank</b>	\$15	\$3	N/A	\$.75 (first four free)			
<b>Brookline Bank</b>	N/A	N/A	N/A	\$.75 (first four free)			
<b>Brookline Bank</b>	N/A	N/A	N/A	\$.75 (first four free)			

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Brookline Municipal Credit Union	NOW Account	Basic Checking	0	0	\$2 if daily bal. Falls below \$100	None	50 when acct. opened All, unless bal. drops below \$400 avg. daily	\$10.00
Brotherhood Credit Union	NOW	Interest bearing	\$100	0	\$3.00 if bal. Falls below \$400 avg. daily bal.	\$.10 if balance falls below \$400 avg. daily bal.	bal.	\$20
Brotherhood Credit Union	Senior NOW	Senior 60+ years Checking	\$100	0	0	0	All	\$5
Brotherhood Credit Union	Basic	Free Checking	\$100	0	0	0	All	\$20
Butler Bank	Gateway	Checking	\$1,000.00	None. \$5,000 comb. bal in all accts to avoid srvs. fees	\$10 if below \$5,000 bal	\$.50 if below \$5000 min. bal.	200	\$25.00
Butler Bank	Right NOW	Checking	\$100.00	None - \$1,000 bal. to avoid srvs. fees	\$7.50 if below \$1,000	\$.50 if below \$1000 min. bal.	200	\$25.00
Butler Bank	Butler Plus	Checking	\$100.00	None	0	0	200	\$25.00
Cambridge Portugese Credit Union	Free Checking Account	Checking	\$25.00	\$25.00	\$0.00	\$0.00	All	\$22.50
Cambridge Portugese Credit Union	Classic Checking (Checks Returned)	Checking	\$25.00	\$500>Waived Fee	\$7.00	\$0.00	None	\$22.50
Cambridge Portugese Credit Union	Classic Checking (Checks Not Returned)	Checking	\$25.00	\$600>Waived Fee	\$5.00	\$0.00	None	\$22.50
Cambridge Portugese Credit Union	Business Checking	Checking	\$25.00	\$25.00	\$12.50	\$0.10	None	\$22.50
Cambridge Savings Bank	Interest Checking Account	Interest bearing acct.	\$10.00	\$1,000.00	\$6 if avg. mo. bal. Is below \$1000	\$.35 if avg. mo. Bal is below \$1000.	Unlimited	\$15 annual fee
Cambridge Savings Bank	Personal Checking Account	Non-int. bearing ck.	\$10.00	\$500.00	\$6 if avg. mo. bal. Is below \$500	None	Unlimited	\$15 annual fee
Cambridge Savings Bank	Basic Checking Account	Non-int. bearing w/low monthly fee	\$10.00	None	\$3.00	\$1 if more than 8 cks were paid in a stmt. cycle	8	N/A

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Brookline Municipal Credit Union</b>	\$7.00	\$1.00	None	\$1 per inquiry, \$1 per withdrawal. No charge for transfers.	None	Yes	No
<b>Brotherhood Credit Union</b>	\$10	\$1	N/A	None	N/A	Yes	No
<b>Brotherhood Credit Union</b>	\$10	\$1	N/A	None	N/A		
<b>Brotherhood Credit Union</b>	\$10	\$1	N/A	None	N/A		
<b>Butler Bank</b>	\$20.00	Free	0	\$1 unless \$5,000 bal. maintained	\$1.00	No	No
<b>Butler Bank</b>	\$20.00	\$2.00	0	\$1 unless \$1,000 bal. maintained	\$1.00		
<b>Butler Bank</b>	\$20.00	\$2.00	0	\$1.00	No		
<b>Cambridge Portugese Credit Union</b>	\$20.00	\$2.00	\$0.00	\$0.00	\$1.00	Yes	No
<b>Cambridge Portugese Credit Union</b>	\$20.00	\$2.00	\$0.00	\$0.00	\$2.00	Yes	No
<b>Cambridge Portugese Credit Union</b>	\$20.00	\$2.00	\$0.00	\$0.00	\$3.00	Yes	No
<b>Cambridge Portugese Credit Union</b>	\$20.00	\$2.00	\$0.00	\$0.00	\$4.00	Yes	No
<b>Cambridge Savings Bank</b>	\$20.00	\$2.00	None	\$1.00	\$1.00	Yes	Yes
<b>Cambridge Savings Bank</b>	\$20.00	\$2.00	None	\$1.00	\$1.00		
<b>Cambridge Savings Bank</b>	\$20.00	None	None	\$1.00	\$1.00		

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Cambridge Teachers Union FCU	Super checking	Checking	\$5.00	0	\$4.50	0	N/A	\$8.50
Cambridge Trust Company	ATM Convenience Account	Checking	\$1.00	None	N/A	\$3/ck. After 8 cks per month	8	\$20.00
Cambridge Trust Company	Personal Checking Account	Checking	\$1.00	\$500.00	\$5.00	\$0.35/ trans. If below minimum	N/A	\$20.00
Cambridge Trust Company	Interest Checking Account	NOW	\$1.00	\$1,000.00	\$6.00	\$0.45/ trans. If below minimum	N/A	\$20.00
Cambridge Trust Company	Cash Management Account	NOW	\$1.00	\$5,000.00	\$6.00	\$10/ck after 3 cks. a month	N/A	\$20.00
Cambridge Trust Company	Personal Money Market Account	M.M.I.A.	\$1.00	\$2,000.00	\$6.00		3	\$20.00
Cambridge Trust Company	18/65 Checking	Checking	\$1.00	N/A	N/A	N/A	N/A	\$5.00
Cambridge Trust Company	18/65 Interest Checking Account	NOW	\$1.00	N/A	N/A	N/A	N/A	\$5.00
Canton Co-operative Bank	No Minimum Balance	Basic checking	\$15	N/A	\$5	N/A	0	\$10
Canton Co-operative Bank	NOW Account	Basic checking	\$1,000	\$1,000	None if bal. Is maintained. \$5.00 + \$.25 per check if bal. Below \$1000	\$25, only if bal. is below \$1000	0	\$10
Cape Ann Savings Bank	NOW	Regular	\$10.00	None	None	None	Unlimited	\$20.00
Cape Ann Savings Bank	Safe & Sound	Money Market	\$1,000.00	\$1,000.00	None	None	Unlimited	\$20.00
Cape Cod Cooperative Bank	NOW	Interest Checking	\$50.00	\$1,000.00 required only to waive monthly and per check fees.	\$5.00 (None with direct deposit)	\$0.25	Unlimited (with minimum balance or direct deduction)	\$17.00

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Cambridge Teachers Union FCU</b>	\$5.00	0	\$0.65	\$0.75	N/A	No	No
<b>Cambridge Trust Company</b>	\$20.00	\$2.00	0	\$1.00	\$1.00	Yes	No
<b>Cambridge Trust Company</b>	\$20.00	\$2.00	0	\$1.00	\$1.00		
<b>Cambridge Trust Company</b>	\$20.00	\$2.00	0	\$1.00	\$1.00		
<b>Cambridge Trust Company</b>	\$20.00	\$2.00	0	\$1.00	\$1.00		
<b>Cambridge Trust Company</b>	\$20.00	\$2.00	0	\$1.00	\$1.00		
<b>Cambridge Trust Company</b>	N/A	\$2.00	0	\$1.00	\$1.00		
<b>Cambridge Trust Company</b>	N/A	\$2.00	0	\$1.00	\$1.00		
<b>Canton Co-operative Bank</b>	\$10	\$1	0	\$0.75	0	Yes	No
<b>Canton Co-operative Bank</b>	\$10	\$1	0	\$0.75	0		
<b>Cape Ann Savings Bank</b>	\$5.00	\$1.00	None	\$1.00	\$1.00	Yes	No
<b>Cape Ann Savings Bank</b>	\$5.00	\$1.00	None	\$1.00	\$1.00		
<b>Cape Cod Cooperative Bank</b>	\$15.00	\$2.00	None	\$1 after 5 trans/mo	None	No	Yes

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Cape Cod Cooperative Bank	Regular Checking	Non-interest Checking	\$50.00	\$500 required only to waive monthly and per check fees.	\$3.00 (None with direct deposit)	\$0.25	Unlimited (with minimum balance or direct deduction)	\$17.00
Cape Cod Cooperative Bank	Basic	Basic/Lifeline	\$50.00	None \$10 to earn int. \$1,000 to avoid charge	\$2.00 (None with direct deposit)	\$0.05	10	\$17.00
Cape Cod Five Cents Savings Bank	Interest checking	Interest bearing	\$100.00	\$500 to avoid charge	\$5.00	0	0	\$16.00
Cape Cod Five Cents Savings Bank	Personal Regular Checking	Non-int. bearing	\$100.00	\$500 to avoid charge	\$5.00	0	0	\$16.00
Cape Cod Five Cents Savings Bank	18/65 Interest checking	Interest bearing	\$100.00	\$10.00 to earn int.	0	0	N/A	\$5.00
Cape Cod Five Cents Savings Bank	18/65 Checking	Non-int. bearing	\$100.00	N/A	0	0	N/A	\$5.00
Cape Cod Five Cents Savings Bank	Interest Checking Plus	Interest bearing	\$2,500	\$2,500.00	\$5.00	0	N/A	\$16.00
Cape Cod Five Cents Savings Bank	Five Plan Checking	Interest bearing	\$100.00	Combination of bal. from all accounts, to avoid charges \$10,000 - \$25,000	\$10.00	0	N/A	\$16.00
Cape Cod Five Cents Savings Bank	Cape Plan Checking	Interest bearing	\$100.00	Combination of bal. from all accounts, to avoid charges \$10,000 - \$25,000	\$12.00	0	N/A	\$16.00
Central Co-operative Bank	NOW Checking	NOW	\$200.00	\$200.00	\$5.00 (If below min. balance)	N/A	unlimited	\$18.00
Central Co-operative Bank	Preferred NOW Checking	NOW	\$500.00	\$500.00	\$4.00 (If below min. balance)	N/A	unlimited	\$18.00

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Cape Cod Cooperative Bank</b>	\$15.00	\$2.00	None	\$1 after 5 trans/mo	None		
<b>Cape Cod Cooperative Bank</b>	\$15.00	\$2.00	None	\$1 after 5 trans/mo	None		
<b>Cape Cod Five Cents Savings Bank</b>	\$15.00	\$2.00	0	\$1.00	\$1.00	Yes	No
<b>Cape Cod Five Cents Savings Bank</b>	\$15.00	\$2.00	0	\$1.00	\$1.00		
<b>Cape Cod Five Cents Savings Bank</b>	0	0	0	\$1.00			
<b>Cape Cod Five Cents Savings Bank</b>	0	0	0	\$1.00			
<b>Cape Cod Five Cents Savings Bank</b>	\$15.00	\$2.00	0	\$1.00			
<b>Cape Cod Five Cents Savings Bank</b>	\$15.00	\$2.00	0	\$1.00			
<b>Cape Cod Five Cents Savings Bank</b>	\$15.00	0	0	0			
<b>Central Co-operative Bank</b>	\$15.00	\$2.00 / \$3.00	N/A	\$0.85	N/A	Yes	Yes
<b>Central Co-operative Bank</b>	\$15.00	\$2.00 / \$3.00	N/A	\$0.85	N/A		

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
					\$8.00 (Waived with \$2500 combined balances, direct deposit, or auto mort. pymt.)	N/A	unlimited	\$18.00
<b>Central Co-operative Bank</b>	Right Choice Checking	Package Acct	\$10.00	\$10.00				
<b>Central Co-operative Bank</b>	Basic Banking	Basic Banking	\$10.00	\$10.00	N/A	\$0.50 over 10	10	\$18.00
					N/A (requires \$500 savings balance or direct deposit			
<b>Central Co-operative Bank</b>	Central Community Checking	Package Acct	\$10.00	\$10.00	deposit	N/A	unlimited	\$18.00
<b>Central One Federal Credit Union</b>	Share Draft	Checking	0	0	0	0	50	\$2
					\$5,000 avg. daily bal. Or \$25,000 aggregate rel. bal. to waive monthly service fee;\$10 daily balance to earn interest			
<b>Century Bank</b>	Executive Checking	Interest-bearing Checking	\$1.00		\$15.00	N/A	N/A	\$25/NSF, \$20 uncollected
					\$2,500 avg. daily bal. Or \$5,000 aggregate rel. bal. to waive monthly service fee;\$10 daily balance to earn interest			
<b>Century Bank</b>	Preferred Checking	Interest-bearing Checking	\$1.00		\$9.00	N/A	N/A	\$25/NSF, \$20 uncollected

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Central Co-operative Bank</b>	\$15.00	\$2.00 / \$3.00	N/A	free 6 mo - then \$0.85	N/A		
<b>Central Co-operative Bank</b>	\$15.00	\$2.00 / \$3.00	N/A	\$0.85	N/A		
<b>Central Co-operative Bank</b>	\$15.00	\$2.00 / \$3.00	N/A	N/A	N/A		
<b>Central One Federal Credit Union</b>	\$5	\$0.60	0	0	0	Yes	No
<b>Century Bank</b>	\$20/check	\$3.00	N/A	None	\$1.00/per transaction	Yes	Yes
<b>Century Bank</b>	\$20/check	\$3.00	N/A	None	\$1.00/per transaction	Yes	Yes

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Century Bank	Classic Checking	Non-Interest-bearing Checking	\$1.00	\$500 avg. daily bal. Or \$2,500 aggregate rel. bal. to waive monthly service fee	\$7.00	N/A	N/A	\$25/NSF, \$20 uncollected
Century Bank	Checking (Truncated)	Non-Interest-bearing Checking	\$1.00	None	None	N/A	N/A	\$25/NSF, \$20 uncollected
Century Bank	18/65 NOW Checking	Interest-bearing Checking	\$1.00	\$10 average daily balance to earn interest	None	N/A	N/A	\$5/NSF
Century Bank	18/65 Checking	Non-Interest-bearing Checking	\$1.00	None	None	N/A	N/A	\$5/NSF
Chadwick Federal Credit Union	Share Draft	Checking	None	None	None	None	50	\$10.00
Charles River Bank	NOW Checking	Interest bearing	\$100.00	\$600.00	\$5.00 if balance below \$600 (no charge with direct deposit, combined \$5000 balance, or automatic mortgage pay.	(no charge with direct deposit, combined \$5000 bal. or automatic mort. pay.	Unlimited	\$15.00

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Century Bank</b>	\$20/check	\$3.00	N/A	No POS fees; 6 free non-Century Bank ATM transactions monthly, \$1.00 per beyond the 6 free	\$1.00/per transaction	Yes	Yes
<b>Century Bank</b>	\$20/check	\$3.00	N/A	No POS fees; 4 free non-Century Bank ATM transactions monthly, \$1.00 per beyond the 6 free	\$1.00/per transaction	Yes	Yes
<b>Century Bank</b>	\$20/check	\$3.00	N/A	No POS fees; 4 free non-Century Bank ATM transactions monthly, \$1.00 per beyond the 6 free	\$1.00/per transaction	Yes	Yes
<b>Century Bank</b>	\$20/check	\$3.00	N/A	No POS fees; 4 free non-Century Bank ATM transactions monthly, \$1.00 per beyond the 6 free	\$1.00/per transaction	Yes	Yes
<b>Chadwick Federal Credit Union</b>	\$10.00	\$1.00	\$1.00	\$1.00	\$1.00	Yes	No
<b>Charles River Bank</b>	\$10.00	\$1.00	0	\$1.00 withdrawal in excess of 10	0	Yes	No

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
						\$25 (no charge with direct deposit, combined automatic mort. pay.		
<b>Charles River Bank</b>	Regular Checking	Non-interest bearing	\$10.00	\$0.01	\$5.00 (no charge with direct deposit, combined \$5000 balance, or automatic mortgage pay. \$7.50 if bal. is below \$300	\$1500 bal. or automatic mort. pay.	10	\$15.00
<b>Chelsea-Provident Co-operative Bank</b>	NOW Account	NOW	\$10.00	\$10.00	0	0	All free	\$20.00
<b>Chelsea-Provident Co-operative Bank</b>	DDA	Checking	\$10.00	\$10.00	0	0	All free	\$20.00
<b>Chicopee Municipal Employees Credit Union</b>	NOW Account	Checking	\$25.00	\$100.00	\$3 if bal. below min. bal. of \$300	N/A	0	\$10.00
<b>Chicopee Savings Bank</b>	Regular NOW Account	Interest	\$100.00	\$1,000.00	\$5.00	N/A	Unlimited	\$20.00
<b>Chicopee Savings Bank</b>	Regular Checking Account	Non-interest	\$100.00	\$250.00	\$5.00	N/A	Unlimited	\$20.00
<b>Chicopee Savings Bank</b>	Basic Checking Account	Basic	\$10.00	\$10.00	\$3.00	\$30 in excess of 8	8	\$20.00
<b>Chicopee Savings Bank</b>	18/65 NOW Account	Interest	\$100.00	\$100.00	N/A	N/A	Unlimited	\$5.00
<b>Citizens Bank of Massachusetts</b>	Basic Checking Account	Checking	\$10.00	\$0.01	\$2.50	first 12 transactions free, \$1 per check in excess of 12	12	\$23.50 per item returned, \$26 per item paid
<b>Citizens Bank of Massachusetts</b>	Flat Fee Checking Account	Checking	\$25.00	\$0.01	\$11.00	\$0.00	unlimited	\$23.50 per item returned, \$26 per item paid

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Charles River Bank</b>	\$10.00	\$1.00	0	\$1.00 withdrawal in excess of 5	0		
<b>Chelsea-Provident Co-operative Bank</b>	\$18.00	\$2.00	N/A	N/A	N/A	Yes	No
<b>Chelsea-Provident Co-operative Bank</b>	\$18.00	\$2.00	N/A	N/A	N/A		
<b>Chicopee Municipal Employees Credit Union</b>	\$5.00	\$.50 each	N/A	N/A	N/A	No	No
<b>Chicopee Savings Bank</b>	\$15.00	\$2.00	N/A	N/A	\$1.00	Yes	Yes
<b>Chicopee Savings Bank</b>	\$15.00	\$2.00	N/A	N/A	\$1.00		
<b>Chicopee Savings Bank</b>	\$15.00	\$2.00	N/A	N/A	\$1.00		
<b>Chicopee Savings Bank</b>	N/A	\$1.00	N/A	N/A	\$1.00		
<b>Citizens Bank of Massachusetts</b>	\$20.00	\$3.00	\$0.00	\$1.00	\$1.00	Yes	Yes
<b>Citizens Bank of Massachusetts</b>	\$20.00	\$3.00	\$0.00	\$1.00			

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Citizens Bank of Massachusetts	Combined Checking Account	Checking	\$25.00	\$0.01; to waive fee, \$1500 average monthly balance required, or \$3500 average monthly combined balance	\$14.00	\$0.00	unlimited	\$23.50 per item returned, \$26 per item paid
Citizens Bank of Massachusetts	Circle Checking Account	Checking	\$50.00	\$0.01; to waive fee, an average combined monthly balance of \$5000 is required	\$17.50	\$0.00	unlimited	\$23.50 per item returned, \$26 per item paid
Citizens Bank of Massachusetts	Circle Checking w/ Interest	Checking	\$500.00	\$0.01; to waive fee, an average combined monthly balance of \$10,000 is required	\$17.50	\$0.00	unlimited	\$23.50 per item returned, \$26 per item paid
Citizens Bank of Massachusetts	Circle Gold/Circle Gold Checking w/ Interest	Checking	\$500.00	\$0.01; to waive fee, an average combined monthly balance of \$20,000 is required	\$20.00	\$0.00	unlimited	\$23.50 per item returned, \$26 per item paid
Citizens-Union Savings Bank	Basic Checking	Personal Account	\$10.00	None	\$3.00	\$0.75	10	\$15.00
Citizens-Union Savings Bank	Personal Checking	Personal Account	\$10.00	None	\$4.00	\$0.25	20	\$15.00
Citizens-Union Savings Bank	Preferred Personal Checking	Personal Account	\$5,000.00	None	None	None	Unlimited	\$15.00
Citizens-Union Savings Bank	NOW Checking	Personal Account	\$100.00	\$500.00	\$6.00	None	Unlimited	\$15.00
Citizens-Union Savings Bank	Preferred NOW Checking	Personal Account	\$5,000.00	\$500.00	None	None	Unlimited	\$15.00

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Citizens Bank of Massachusetts</b>	\$20.00	\$3.00	\$0.00	\$1.00			
<b>Citizens Bank of Massachusetts</b>	\$20.00	\$3.00	\$0.00	\$0.00			
<b>Citizens Bank of Massachusetts</b>	\$20.00	\$3.00	\$0.00	\$0.00			
<b>Citizens Bank of Massachusetts</b>	\$20.00	\$3.00	\$0.00	\$0.00			
<b>Citizens-Union Savings Bank</b>	\$15.00	None	None	\$1.00	\$1.00	Yes	Yes
<b>Citizens-Union Savings Bank</b>	\$15.00	None	None	\$1.00	\$1.00		
<b>Citizens-Union Savings Bank</b>	\$15.00	None	None	None	\$1.00		
<b>Citizens-Union Savings Bank</b>	\$15.00	None	None	\$1.00	\$1.00		
<b>Citizens-Union Savings Bank</b>	\$15.00	None	None	None	\$1.00		

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Citizens-Union Savings Bank	Senior Citizens Personal Checking	Senior Account	\$10.00	None	None	None	Unlimited	\$5.00
Citizens-Union Savings Bank	Senior Citizens NOW Checking	Senior Account	\$100.00	\$500.00	None	None	Unlimited	\$5.00
City of Boston Credit Union	NOW	Checking	None	\$2 if below min. bal. of \$300	\$2 if below min. bal. Of \$300	None	1st box free with direct deposit	\$1.00
Clinton Savings Bank	Basic Checking	Checking	\$50.00	0	\$4.00	0	Unlimited	\$5.00
Clinton Savings Bank	w/Direct Deposit	Checking	\$50.00	0	0	0	Unlimited	\$5.00
Clinton Savings Bank	NOW Checking	Checking	\$50.00	\$500.00	\$8 if bal. Below \$500	0	Unlimited	\$5.00
Clinton Savings Bank	Customer 1st	Checking	\$50.00	\$5,000 combined bk. relationship	\$12 if combined bal. Falls below \$500	0	Unlimited	\$5.00
Colonial Co-operative Bank	Super NOW	Prsnl. Checking	\$25.00	\$10.00 to earn int.	None	None	All	\$15.00
Colonial Co-operative Bank	PIMA	High yield money mkt.	\$25.00	\$2,500	None	None	All	\$15.00
Colonial Federal Savings Bank	NOW	Checking	\$250	\$250	\$5	\$0.25	25	\$15
Colonial Federal Savings Bank	NOW (Direct Deposit)	Checking	\$100	\$100	\$5	\$0.25	25	\$15
Commerce Bank	Regular Checking	Non-Interest bearing	\$10.00	\$500.00	\$5.00		Unlimited	\$20.00
Commerce Bank	Basic Checking	Non-Interest bearing	\$10.00	\$300.00	\$3.00		Unlimited	\$20.00
Commerce Bank	Direct Checking	Interest bearing	\$10.00	\$100.00	\$5.00		Unlimited	\$20.00
Commerce Bank	NOW Account	Tiered Interest	\$10.00	\$1,000.00	\$7.00		Unlimited	\$20.00
Commerce Bank	Money Market	Tiered Interest	\$10.00	None	0		Unlimited	\$20.00
Commerce Bank	Super NOW Checking	Tiered Interest	\$10.00	\$2,500.00	\$10.00	None	Unlimited	\$20.00
Commerce Bank	Flat Fee Checking	Interest bearing	\$10.00	None	\$4.00	None	Unlimited	\$20.00
Commerce Bank	Lion's Share Gold	Non-Interest bearing	\$10.00	\$2,500.00 combined \$10,000.00	\$10.00	None	Unlimited	\$20.00
Commerce Bank	Lion's Share Platinum	Non-Interest bearing	\$10.00	combined	\$14.00	None	Unlimited	\$20.00
Commerce Bank	Nifty Fifty	Interest bal. Over \$500.00	None	None	None	None	Unlimited	\$20.00
Commonwealth Co-operative Bank	Basic Checking	Checking	\$25.00	\$10.00	None	None	Unlimited	\$17.50 per



Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
<b>Commonwealth Co-operative Bank Commonwealth Utilities Employees Credit Union</b>	Premier Checking	High bal. Checking	\$50.00	\$1,500 to waive fee	\$5.00	\$.25 per check in excess of 40 monthly	40	\$17.50 per
	Share Draft		\$25	\$25	0	0	Unlimited	\$10
<b>Community Bank</b>	Free & Easy Checking	Checking-non interest bearing	\$10.00	0	0	0	200	\$15.00
<b>Community Bank Co-operative Bank, The Co-operative Bank, The Co-operative Bank, The Co-operative Bank, The Co-operative Bank, The</b>	NOW Account	Checking- Interest bearing	\$50.00	\$300 (\$0.01 with direct deposit)	\$3.00 only if balance falls below \$300.00	0	0	\$15.00
	Interest checking	Checking	\$50	\$1,000	\$12.50	0	All free	\$20
	Basic checking	Checking	\$10	0	0	0	All free	\$20
	Premier checking	Checking	\$50	\$5,000	\$20	0	All free	\$20
	Access checking	Checking	\$50	\$500	\$7.50	0	All free	\$20
	Interest checking 18/65	Checking	\$50	\$1,000	0	0	All free	\$5
<b>Country Bank for Savings Country Bank for Savings Credit Union of the Berkshires</b>	Free Checking	Checking	\$1.00	N/A	N/A	N/A	N/A	\$20.00
	NOW Checking	Checking	\$10.00	\$10.00	\$5.00	\$0.20	N/A	\$20.00
	NOW	Checking	\$25.00	0	0	0	0	\$15.00
<b>Crescent Credit Union</b>	No Minimum	Interest bearing checking	\$25.00	\$25.00	\$3 (no chg. W/d.dep.)	None	Unlimited	\$16 (\$24 >3/yr.)
<b>Crescent Credit Union</b>	Low Minimum	Same as above	\$25.00	\$25.00	\$4 (no charge with \$250 balance)	None (No charge with \$250 bal.)	None	Same as above
<b>Crescent Credit Union</b>	NOW	Same as above	\$25.00	\$25.00	\$5 (no charge with \$500 balance)	None (No charge with \$500 bal.)	None	Same as above
<b>Crescent Credit Union</b>	Crescent 62	Sr. int. bearing checking	\$25.00	\$25.00	None (mbrs. 62 or older)	None	Unlimited	\$5.00

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Commonwealth Co-operative Bank</b>	\$15.00 each	\$2.00	None	None	\$1.00	Yes	
<b>Commonwealth Utilities Employees Credit Union</b>	\$5	0	N/A	0	N/A	No	No
<b>Community Bank</b>	\$10.00	First Money Order withdrawn from account free, \$1.00 each thereafter First Money Order withdrawn from account free, \$1.00 each thereafter	0	0	\$1.00 for non-SUM network customers	Yes	Yes
<b>Community Bank</b>	\$10.00	each thereafter	\$0.00	\$1.00	\$1.00		
<b>Co-operative Bank, The</b>	\$15	\$2	0	\$1	0	Yes	Yes
<b>Co-operative Bank, The</b>	\$15	\$2	0	\$1	0		
<b>Co-operative Bank, The</b>	\$15	\$2	0	\$1	0		
<b>Co-operative Bank, The</b>	\$15	\$2	0	\$1	0		
<b>Co-operative Bank, The</b>	0	0	0	\$1	0		
<b>Country Bank for Savings</b>	\$7.50	\$1.00	N/A	N/A	\$1.00	Yes	Yes
<b>Country Bank for Savings</b>	\$7.50	\$1.00	N/A	N/A	\$1.00		
<b>Credit Union of the Berkshires</b>	\$8.00	0	0	9	0	No	No
<b>Crescent Credit Union</b>	\$12.00	\$1.25	None	\$1.00	\$0.75	Yes (10 of 16 machines)	No
<b>Crescent Credit Union</b>	\$12.00	\$1.25	None	\$1.00	\$0.75		
<b>Crescent Credit Union</b>	\$12.00	\$1.25	None	\$1.00	\$0.75		
<b>Crescent Credit Union</b>	\$12.00	\$1.25	None	\$1.00	\$0.75		



<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>CUPS Federal Credit Union</b>	\$5.00	\$0.65	none	4 free/month, after \$1.00	N/A	No	No
<b>Danversbank</b>	\$20.00	\$1.50 none if withdrawing	none	\$1.00	none	Yes	Yes
<b>Danversbank</b>	\$20.00	\$1.50 none if withdrawing	none	\$1.00	none		
<b>Danversbank</b>	\$20.00	\$1.50 none if withdrawing	none	\$1.00	none		
<b>Dean Bank</b>	\$20.00	\$2.50	None	None	None	Yes	Yes
<b>Dean Bank</b>	\$20.00	\$2.50	None	None	None		
<b>Dean Bank</b>	\$20.00	\$2.50	None	None	None		
<b>Dean Bank</b>	\$20.00	\$2.50	None	None	None		
<b>Dedham Institution for Savings</b>	\$20	0	0	\$1	\$1	Yes	Yes
<b>Dedham Institution for Savings</b>	\$20	0	0	\$1	\$1		
<b>Dedham Institution for Savings</b>	\$20	0	0	0	\$1		
<b>Dedham Institution for Savings</b>	\$5	0	0	\$1	\$1		
<b>Dedham Institution for Savings</b>	\$20	0	0	\$1	\$1		
<b>DIRECT Federal Credit Union</b>	\$0	\$1	N/A	First 20 transactions per month free at NYCE or CIRRUS ATM with direct deposit pay, pension, or SS	N/A	Yes	No

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Eagle Bank	NOW Interest checking	NOW	\$19.00	\$500.00	\$4.00	\$0.25 \$1 for each check in excess of 8 per statement cycle	\$10.00	\$20.00
East Boston Savings Bank	Economy Checking	Checking	\$10	None	\$3	None	8	\$20.00
East Boston Savings Bank	Easy Balance Checking	Checking	\$10	None	\$6 If below \$1,000 minimum daily balance, \$10	None	ALL	\$20.00
East Boston Savings Bank	Easy Interest Checking	Checking	\$10	\$1,000	\$10 If below \$2,500 combined minimum daily balance, \$8	None \$1 for each check in excess of 3 per statement cycle	ALL	\$20.00
East Boston Savings Bank	E-Checking	Checking	\$10	None	\$10 If below \$2,500 combined minimum daily balance, \$8	None	3	\$20.00
East Boston Savings Bank	Meridian Checking	Checking	\$10	\$2,500 combined	\$3.00	None	ALL	\$20.00
East Bridgewater Savings Bank	Basic Checking	Non-Interest	\$100	\$10	\$3.00	\$0.25	20	\$15
East Bridgewater Savings Bank	Value Checking	Non-Interest	\$100	\$10	None	\$0.15	0	\$15
East Bridgewater Savings Bank	Value Checking	Non-Interest	\$100	\$500	None	None	All	\$15
East Bridgewater Savings Bank	NOW	Interest Bearing	\$100	\$10	\$5.00	\$0.25	20	\$15
East Bridgewater Savings Bank	NOW	Interest Bearing	\$100	\$500	\$3.00	\$0.25	20	\$15
East Cambridge Savings Bank	Basic Checking Account	Consumer Checking	\$10	\$10	\$3	\$1	0-9	\$20
East Cambridge Savings Bank	e-Access Checking Account	Consumer Checking	\$10	\$10	\$15	\$1	0-10	\$20
East Cambridge Savings Bank	NOW Account	Consumer Checking	\$10	\$10	\$4	\$0	0	\$20
East Cambridge Savings Bank	Relationship Checking Account	Consumer Checking	\$10	\$10	\$10	None	0	\$20
East Cambridge Savings Bank	Free Checking	Consumer Checking	\$10	\$10	None	None	0	\$20
East Cambridge Savings Bank	Student Banking Package Account	Consumer Checking	\$10	\$10	\$3	\$1	0-9	\$20

Financial Institution	Stop Payment Fee	Fee for Money Order	Customer Fee For Own Bank's ATM	Customer Fee For Other Bank's ATM	ATM Surcharge For Non-Customer	SUM ATM Program Member	MCBC Basic Banking For Massachusetts Participant
Eagle Bank	\$15.00	\$1.50 free w/transa.	0	\$1.00	\$1.00	Yes	Yes
East Boston Savings Bank	\$20.00	\$2.00	\$1 per transaction in excess of 8 per statement cycle	\$1.00	NONE [Logan Airport ATMs (2) \$1.00 surcharge]	Yes	Yes
East Boston Savings Bank	\$20.00	\$2.00	FREE	\$1.00	NONE [Logan Airport ATMs (2) \$1.00 surcharge]		
East Boston Savings Bank	\$20.00	\$2.00	FREE	\$1.00	NONE [Logan Airport ATMs (2) \$1.00 surcharge]		
East Boston Savings Bank	\$20.00	\$2.00	FREE	\$1 per withdrawal in excess of 5	NONE [Logan Airport ATMs (2) \$1.00 surcharge]		
East Boston Savings Bank	\$20.00	\$2.00	FREE	\$1.00	NONE [Logan Airport ATMs (2) \$1.00 surcharge]		
East Bridgewater Savings Bank	\$10	\$1.00	0	\$1.00	N/A	Yes	Yes
East Bridgewater Savings Bank	\$10	\$1.00	0	\$1.00	N/A		
East Bridgewater Savings Bank	\$10	\$1.00	0	\$1.00	N/A		
East Bridgewater Savings Bank	\$10	\$1.00	0	\$1.00	N/A		
East Bridgewater Savings Bank	\$10	\$1.00	0	\$1.00	N/A		
East Cambridge Savings Bank	\$20	\$1 / .75 Seniors	None	\$1.00	N/A	Yes	Yes
East Cambridge Savings Bank	\$20	\$1 / .75 Seniors	None	\$1.00	N/A		
East Cambridge Savings Bank	\$20	\$1 / .75 Seniors	None	\$1.00	N/A		
East Cambridge Savings Bank	\$20	\$1 / .75 Seniors	None	\$1.00	N/A		
East Cambridge Savings Bank	\$20	\$1 / .75 Seniors	None	\$1.00	N/A		
East Cambridge Savings Bank	\$20	\$1 / .75 Seniors	None	0-6 free, after \$1	N/A		

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Eastern Bank	Free Checking	Non-Int. Personal Acct.	\$10.00	None	None	None	None	\$23.00
Eastern Bank	Regular Checking	Non-int. Personal Acct.	\$50.00	\$500.00 daily \$5,000 daily (can be combined balances)	\$5 or \$3 w/DD	\$0.35	None	\$23.00
Eastern Bank	Select Checking	Int. - Prsnl. Relation. Acct.	\$50.00		\$15.00	None	None	\$23.00
Eastern Bank	18/65 Checking	Non-Interest	\$10.00	None	None	None	None	\$5.00
Easthampton Savings Bank	NOW Account	Checking	\$100.00	\$300.00	\$6.00	N/A	0	\$20.00
Easthampton Savings Bank	Free Checking	Checking	\$10.00	0	0	N/A	N/A	\$20.00
Economy Co-operative Bank	NOW Account	Checking	\$200	\$100	\$0	\$0	unlimited	\$15
Edgartown National Bank	NOW	Checking	\$100	\$500	\$4.00	\$0	\$15/\$20	\$23
Edgartown National Bank	Generations Gold	Checking	\$10	\$0	\$6.00 (\$4.00 over 55)	\$0	Free	\$23
Edgartown National Bank	Basic	Checking	\$100	\$300	\$4.00	\$0	\$15/\$20	\$23
Edgartown National Bank	Super NOW	Checking	\$2,500	\$1,000	\$4.00	\$0	\$15/\$20	\$23
Edgartown National Bank	Free Checking	Checking	\$10	\$0	\$0.00	\$0	Free	\$23
Energy Credit Union	NOW Account		0	0	0	0	Unlimited	\$5.00
Enterprise Bank and Trust Company	Personal Interest Checking	Individual	None	\$1,000 or \$2,500 in related COD or sav. to earn interest and avoid srvs. fees	\$7.50	\$0.50	maintained	\$25.00
Enterprise Bank and Trust Company	Personal Interest Checking	18/55	None	None	None	None	Unlimited	\$5.00
Enterprise Bank and Trust Company	Prize	Individual	COD \$2,500 bal. or greater must be opened.	COD \$2,500 bal. or greater must be maintained. \$1,000 to earn int. and avoid srvs. fees	None	None	Unlimited	\$25.00
Enterprise Bank and Trust Company	Money Market	Individual	\$1,000.00		\$7.50	None	Limited to 3 /mo.	\$25.00
Equitable Co-operative Bank	NOW	Regular	\$300.00	\$300.00	0	\$0.25	20	\$12.50

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Eastern Bank</b>	\$20.00	1 free w/WD, or \$2 ea	None	1st 3 free, 4 + \$1.25 each	\$1.00	Yes	Yes
<b>Eastern Bank</b>	\$20.00	1 free w/WD, or \$2 ea	None	1st 3 free, 4 + \$1.25 each	\$1.00		
<b>Eastern Bank</b>	\$20.00	None	None	1st 3 free, 4 + \$1.25 each	\$1.00		
<b>Eastern Bank</b>	None	Free	None	Free	\$1.00		
<b>Easthampton Savings Bank</b>	\$20.00	\$1.50	0	\$0.75	0	Yes	Yes
<b>Easthampton Savings Bank</b>	\$20.00	\$1.50	0	0	0		
<b>Economy Co-operative Bank</b>	\$10	\$1	Not applicable	\$1	Not applicable	Yes	Yes
<b>Edgartown National Bank</b>	\$18	\$3	0	\$1	\$1.50	No	No
<b>Edgartown National Bank</b>	\$18	\$3	0	\$1	\$1.50	No	No
<b>Edgartown National Bank</b>	\$18	\$3	0	\$1	\$1.50	No	No
<b>Edgartown National Bank</b>	\$18	\$3	0	\$1	\$1.50	No	No
<b>Edgartown National Bank</b>	\$18	\$3	0	\$1	\$1.50	No	No
<b>Energy Credit Union</b>	\$10.00	N/A	0	\$0.00	N/A	Yes	No
<b>Enterprise Bank and Trust Company</b>	\$20.00	\$2.00	None	\$1 if min. bal. not main.	\$1.00	Yes	No
<b>Enterprise Bank and Trust Company</b>	None	\$2.00	None	\$1 if min. bal. not main.	\$1.00		
<b>Enterprise Bank and Trust Company</b>	\$20.00	None	None	None	\$1.00		
<b>Enterprise Bank and Trust Company</b>	\$20.00	\$2.00	None	\$1 if min. bal. Not main.	\$1.00	No	Yes
<b>Equitable Co-operative Bank</b>	\$10.00	\$1.25	0	\$1.00	\$0.75	Yes	No

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Everett Co-operative Bank	Totally Free Checking	Checking	\$50	\$0	\$0	\$0	All	\$18
Everett Co-operative Bank	Low Minimum Interest Checking	Checking	\$50	\$500	\$6	\$0	All	\$18
Everett Co-operative Bank	No Minimum Interest Checking	Checking	\$50	\$0	\$0	\$0	All	\$18
Everett Co-operative Bank	Economy Interest Checking	Checking	\$50	\$0	\$0	\$0.20	None	\$18
Everett Co-operative Bank	50+ Free Interest Checking	Checking	\$50	\$0	\$0	\$0	All	\$18
Everett Co-operative Bank	VIP Interest Checking	Checking	\$50	\$0	\$0	\$0	All	\$18
Everett Co-operative Bank	Wall Street Checking	Checking	\$2,500	\$1,000	\$8	\$0	All	\$18
Everett Credit Union	\$3 checking	checking	0	0	\$3.00	0	unlimited	\$15.00
Everett Credit Union	\$2 checking	checking	0	0	\$2.00	0	unlimited	\$15.00
Everett Credit Union	Free checking	checking	0	0	0	0	unlimited	\$15.00
					\$3 or none w/min. daily balance of \$300 or direct deposit or account attached to statement savings			
Fall River Municipal Employees Credit Union	Basic NOW	Basic checking	\$25	\$10 to earn interest	\$7 or none with a \$3500 combined balance	None	175	\$15
Fall River Municipal Employees Credit Union	Preferred NOW	Checking + Stmt. Savings account	\$3,500	\$10 in checking to earn interest; \$25 in savings account	\$7 or none with a \$3500 combined balance	None	All	\$15
Family Federal Savings, FA	Basic Checking	regular checking	\$10.00	\$1.00	\$3.00	0.75	12	\$20.00
Family Federal Savings, FA	NOW Account	regular checking	\$50.00	\$1000 (to avoid servs. Charges)	\$3.00	0.15	0	\$20.00
Federal Reserve Boston Employees Credit Union	Share Drafts	Checking	0	0	\$3.00	0	None	\$15.00
Fidelity Bank	Basic	Checking	\$10.00	None	\$2.50	\$0.50	10	\$20.00
Fidelity Bank	Personal	Checking	\$100.00	\$350.00	\$3.50	0	Unlimited	\$20.00
Fidelity Bank	NOW	Checking	\$100.00	\$650.00	\$7.00	0	Unlimited	\$20.00

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
Everett Co-operative Bank	\$15	\$1	\$0	\$1	\$0	Yes	Yes
Everett Co-operative Bank	\$15	\$1	\$0	\$1	\$0		
Everett Co-operative Bank	\$15	\$1	\$0	\$1	\$0		
Everett Co-operative Bank	\$15	\$1	\$0	\$1	\$0		
Everett Co-operative Bank	\$15	\$1	\$0	\$1	\$0		
Everett Co-operative Bank	\$15	\$1	\$0	\$1	\$0		
Everett Co-operative Bank	\$15	\$1	\$0	\$1	\$0		
Everett Credit Union	\$15.00	\$1.00	0	0	0	Yes	No
Everett Credit Union	\$15.00	\$1.00	0	0	0		
Everett Credit Union	\$15.00	\$1.00	0	0	0		
<b>Fall River Municipal Employees Credit Union</b>	\$15	\$1	None	None	None	Yes	No
<b>Fall River Municipal Employees Credit Union</b>	\$15	None	None	None	None		
<b>Family Federal Savings, FA</b>	\$15.00	\$1.50	None	\$1.00	\$0.00	Yes	Yes
<b>Family Federal Savings, FA</b>	\$15.00	\$1.50	None	\$1.00	\$0.00		
<b>Federal Reserve Boston Employees Credit Union</b>	\$12.50	\$1.50	0	\$0.75	\$0.75	No	No
<b>Fidelity Bank</b>	\$15.00	\$2, \$3.50 non-customer	0	\$1.00	\$1.50	Yes	Yes
<b>Fidelity Bank</b>	\$15.00	\$2, \$3.50 non-customer	0	\$1.00	\$1.50		
<b>Fidelity Bank</b>	\$15.00	\$2, \$3.50 non-customer	0	\$1.00	\$1.50		

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Fidelity Bank	Access Plus	Checking	\$100.00	\$5,000 in combined deposit and loan accounts	\$10.00	0	Unlimited	\$20.00
First Citizens Federal Credit Union	Basic Checking		0	None	None	None	50	\$15.00
First Citizens Federal Credit Union	Image Checking	DDA	0	\$250.00	\$5.00	None	50	\$15.00
First Citizens Federal Credit Union	NOW Checking	NOW Account	0	\$500.00	\$7.00	None	50	\$15.00
First Citizens Federal Credit Union	Select Checking	NOW Account	0	\$5,000 combined deposit balances, \$500 to earn dividends	\$10.00	None	50	\$15.00
First Citizens Federal Credit Union	18/59 Checking	NOW Acct.	0	0	None	None	50	\$5.00
First Citizens Federal Credit Union	Money Market Checking	Money Mkt. Chck.	0	\$2,500.00	None	None	50	\$15.00
First National Bank of Ipswich	Free Checking	Free	\$10.00	None	None	None	All	\$29.00
First National Bank of Ipswich	NOW Checking	Interest Bearing	\$50.00	\$500	\$6.00	None	All	\$29.00
First National Bank of Ipswich	Gold Checking	Interest Bearing	\$50.00	\$1,000	\$8.00	None	All	`
First National Bank of Ipswich	Eagle Checking	Investment Checking	\$50.00	\$5000	\$20.00	None	All	\$29.00
First National Bank of Ipswich	Companion Checking	Relationship Checking	\$50.00	\$20,000 combined deposit and loan	\$20.00	None	All	\$29.00
Fitchburg Community Federal Credit Union	Share Draft Checking	checking	None	None	None	None	All	\$20
Fitchburg ME Federal Credit Union	Checking	Non Interest	\$5.00	\$0	\$0	\$0	50	\$25.00
Flagship Bank & Trust Company	Basic Checking	Checking	\$50.00	None	\$2.50	\$1.00/check over 10	N/A	\$25.00 paid item or \$20.00 ret. Item
Flagship Bank & Trust Company	Classsic Checking	Checking	\$50.00	None	\$8.00/mo.	None	N/A	\$25.00 paid item or \$20.00 ret. Item
Flagship Bank & Trust Company	60 Plus Checking	Checking	\$50.00	None	None	None	N/A	\$5.00
Flagship Bank & Trust Company	Personal NOW	NOW Checking	\$50.00	\$1,000.00	\$7.00 if bal. Falls below min.	\$0.25/check if bal. falls below min.	N/A	\$25.00 paid item or \$20.00 ret. Item

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Fidelity Bank</b>	\$15.00	\$2, \$3.50 non-customer	0	0	\$1.50		
<b>First Citizens Federal Credit Union</b>	\$15.00	\$2.00	0	\$0.75	\$1.00	Yes	No
<b>First Citizens Federal Credit Union</b>	\$15.00	\$2.00	0	\$0.75	\$1.00		
<b>First Citizens Federal Credit Union</b>	\$15.00	\$2.00	0	\$0.75	\$1.00		
<b>First Citizens Federal Credit Union</b>	\$15.00	\$2.00	0	\$0.75	\$1.00		
<b>First Citizens Federal Credit Union</b>	\$15.00	\$1.00	0	\$0.75	\$1.00		
<b>First Citizens Federal Credit Union</b>	\$15.00	\$2.00	0	\$0.75	\$1.00		
<b>First National Bank of Ipswich</b>	\$25.00	\$3.00	None	\$1.50	\$2.50	Yes	Yes
<b>First National Bank of Ipswich</b>	\$25.00	\$3.00	None	\$1.50	\$2.50	Yes	
<b>First National Bank of Ipswich</b>	\$25.00	\$3.00	None	\$1.50	\$2.50	Yes	
<b>First National Bank of Ipswich</b>	\$25.00	\$3.00	None	\$1.50	\$2.50	Yes	
<b>First National Bank of Ipswich</b>	\$25.00	\$3.00	None	\$1.50	\$2.50	Yes	
<b>First National Bank of Ipswich</b>	\$25.00	\$3.00	None	\$1.50	\$2.50	Yes	
<b>Fitchburg Community Federal Credit Union</b>	\$5	\$2	None	None	None	No	No
<b>Fitchburg ME Federal Credit Union</b>	\$5.00	\$1.00	\$0	\$0	\$1.00	Yes	
<b>Flagship Bank &amp; Trust Company</b>	\$20.00	\$4.00	None	\$1.25	\$1.00	Yes	Yes
<b>Flagship Bank &amp; Trust Company</b>	\$20.00	\$4.00	None	\$1.25			
<b>Flagship Bank &amp; Trust Company</b>	None	None	None	None			
<b>Flagship Bank &amp; Trust Company</b>	\$20.00	\$4.00	None	\$0.00 NYCE; \$1.25 all others			

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Flagship Bank & Trust Company	Basic Advantage	Relationship	\$50.00	\$9,000.00 combined	\$15.00 if below combined min.	None	N/A	\$25.00 paid item or \$20.00 ret. Item
Flagship Bank & Trust Company	Advantage	Relationship	\$50.00	\$20,000.00 combined	\$20.00 if below combined min.	None	N/A	\$25.00 paid item or \$20.00 ret. Item
Flagship Bank & Trust Company	Advantage Plus	Relationship	\$50.00	\$75,000.00 combined	\$25.00 if below combined min.	None	N/A	\$25.00 paid item or \$20.00 ret. Item
Florence Savings Bank	Free Checking	Non-Interest bearing	\$10.00	None	None	None	1st 200 free 18/62 free	\$20, \$5 for 18/62 customer
Florence Savings Bank	Free Checking w/Direct Deposit	Non-Interest bearing	\$10.00	None	None	None	1st 200 free 18/62 free	\$20, \$5 for 18/62 customer
Florence Savings Bank	NOW Checking	Interest bearing	\$10.00	\$500.00	\$5 below min. bal.	None	1st 200 free 18/62 free	\$20, \$5 for 18/62 customer
Florence Savings Bank	Performance Package Account	Relationship Product	\$10.00	\$5,000 combined deposit and loan \$5 + \$.30 ck. If avg. bal. falls below \$400.	\$10 below min. bal. monthly	None	Free	Same as above
Foxboro Federal Savings	NOW Account	Checking	\$25.00		0	\$5 + \$.30/ck if avg.bal falls below \$400.	Waived w/DD	\$15.00
Framingham Co-operative Bank	Econo Checking	Low Activity	\$10.00	None	\$3.00	\$0.50	8	\$15.00/\$20.00
Framingham Co-operative Bank	Direct Deposit Checking	Free w/DD of payroll etc.	\$100.00	None	None	None	Unlimited	\$15.00/\$20.00
Framingham Co-operative Bank	No Minimum Checking	Flat Fee	\$100.00	None	\$5.00	None	Unlimited	\$15.00/\$20.00
Framingham Co-operative Bank	Interest Checking	Interest Earned	\$100.00	\$500 in acct. or \$5000 total Sav. & Loan Bal.	\$5.00	\$0.20	None	\$15.00/\$20.00
Framingham Co-operative Bank	Free Checking for Seniors	Free Interest Earning	\$100.00	None	Free	None	Unlimited	\$5.00
Framingham Co-operative Bank	High Interest Checking	Highest Earn. Ck. Acct.	\$100.00	\$2,500 in acct. or \$5000 total savings and loan balance	\$5.00	\$0.20	None	\$15.00/\$20.00

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Flagship Bank &amp; Trust Company</b>	\$20.00	\$4.00	None	\$1.25			
<b>Flagship Bank &amp; Trust Company</b>	\$20.00	\$4.00	None	None			
<b>Flagship Bank &amp; Trust Company</b>	\$20.00	\$4.00	None	None			
<b>Florence Savings Bank</b>	\$15.00, 18/62 free	\$1.50, 18/62 free with withdrawal	None	None	\$1.00	Yes	Yes
<b>Florence Savings Bank</b>	\$15.00, 18/62 free	\$1.50, 18/62 free with withdrawal	None	None	\$1.00		
<b>Florence Savings Bank</b>	\$15.00, 18/62 free	\$1.50, 18/62 free with withdrawal	None	\$ .75 per transaction	\$1.00		
<b>Florence Savings Bank</b>	Same as above	Same as above	None	None	\$1.00		
<b>Foxboro Federal Savings</b>	\$15.00	\$1.00, Sr. \$.50	None	\$1.00		Yes	Yes
<b>Framingham Co-operative Bank</b>	\$15.00	\$1.00	None	\$0.50	None	Yes	Yes
<b>Framingham Co-operative Bank</b>	\$15.00	\$1.00	None	1st 4 free then \$.50	None		
<b>Framingham Co-operative Bank</b>	\$15.00	\$1.00	None	\$0.50	None		
<b>Framingham Co-operative Bank</b>	\$15.00	\$1.00	None	\$0.50	None		
<b>Framingham Co-operative Bank</b>	\$15.00	\$1.00	None	\$0.50	None		
<b>Framingham Co-operative Bank</b>	N/A	\$1.00	None	\$0.50	None		

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
<b>Framingham Municipal Federal Credit Union</b>	Share Draft	NOW	\$1.00	None	\$1.00	N/A	N/A	\$12.00
<b>Freedom Credit Union</b>	NOW Account	Transaction	\$15	\$0	0	0	All	\$1.00
<b>Georgetown Savings Bank</b>	GSB Basic Choice Checking	Basic DDA	\$25.00	N/A	0	\$0.50	15	\$25.00
<b>Georgetown Savings Bank</b>	GSB Choice Checking	DDA	\$25.00	\$100.00	\$6.00	0	Unlimited	\$25.00
<b>Georgetown Savings Bank</b>	GSB Choice Plus Checking	DDA	\$25.00	\$5,000.00	\$7.00	0	Unlimited	\$25.00
<b>Georgetown Savings Bank</b>	GSB Premium Choice Checking	DDA	\$25.00	N/A	\$5.00	0	Unlimited	\$25.00
<b>Georgetown Savings Bank</b>	GSB NOW Account	18/65 DDA	\$25.00	N/A	\$0.00	0	Unlimited	\$5.00
<b>Georgetown Savings Bank</b>	GSB Choice Money Market Account	Money Market	\$10,000.00	\$1,000.00	\$5.00	0	3/month	\$25.00
<b>Georgetown Savings Bank</b>	GSB Investment Access Account	Money Market	\$2,500.00	\$1,000.00	\$5.00	0	3/month	\$25.00
<b>GFA Federal Credit Union</b>	Right Choice Checking	Checking	\$200	\$200.00	\$3 if below min.	0	N/A	\$17.00
<b>GFA Federal Credit Union</b>	CheckEase	Checking	\$25	\$0.00	0	0	N/A	\$17.00
<b>GFA Federal Credit Union</b>	Rewards Checking	Checking	\$100	\$500.00	\$5 if below min.	\$1	5	\$17.00
<b>Gloucester Co-operative Bank</b>	Basic Checking	Regular Checking	\$10.00	\$0.01	None	None	Unlimited	\$20.00
<b>Gloucester Co-operative Bank</b>	Millenium Checking	NOW Account	\$10.00	\$0.01	None	None	Unlimited	\$20.00
<b>Goldmark Federal Credit Union</b>	Share Drafts	Checking	0	\$0.00	0	0	50	\$22.00
<b>Grafton Suburban Credit Union</b>	Type I (Truncated)	NOW	\$25	\$25.00	None	\$0.15	20	\$15.00
<b>Grafton Suburban Credit Union</b>	Type II (Non-truncated)	NOW	\$25	\$25.00	\$3	\$0.15	20	\$15.00
<b>Granite Savings Bank</b>	Granite Account; NOW Account	Checking	\$10.00	To avoid svcs. chg. \$1.00 for Granite, \$500 for NOW	If below min. \$7.00 for Granite, \$5.00 for NOW	0	Unlimited	\$15.00
<b>Greater Springfield Credit Union</b>	NOW Account	Regular NOW	\$25.00	None	None	None	50 free with our 90 account	\$2.00

Financial Institution	Stop Payment Fee	Fee for Money Order	Customer Fee For Own Bank's ATM	Customer Fee For Other Bank's ATM	ATM Surcharge For Non-Customer	SUM ATM Program Member	MCBC Basic Banking For Massachusetts Participant
<b>Framingham Municipal Federal Credit Union</b>	\$10.00	N/A	None	\$0.50	None	Yes	No
<b>Freedom Credit Union</b>	\$5.00	\$0.50	0	0	0	Yes	No
<b>Georgetown Savings Bank</b>	\$20.00	\$3.00	0	\$1.00	\$1.00	Yes	Yes
<b>Georgetown Savings Bank</b>	\$20.00	\$3.00	0	Unlimited	\$1.00		
<b>Georgetown Savings Bank</b>	\$20.00	\$3.00	0	0	\$1.00		
<b>Georgetown Savings Bank</b>	\$20.00	\$3.00	0	\$1.00	\$1.00		
<b>Georgetown Savings Bank</b>	\$0.00	\$3.00	0	\$1.00	\$1.00		
<b>Georgetown Savings Bank</b>	\$20.00	\$3.00	0	\$1.00	\$1.00		
<b>Georgetown Savings Bank</b>	\$20.00	\$3.00	0	\$1.00	\$1.00		
<b>GFA Federal Credit Union</b>	\$15.00	\$1.50	0	\$0.50	\$0.00	No	No
<b>GFA Federal Credit Union</b>	\$15.00	\$1.50	0	\$0.50	\$0.00		
<b>GFA Federal Credit Union</b>	\$15.00	\$1.50	0	\$0.50	\$0.00		
<b>Gloucester Co-operative Bank</b>	\$10.00	\$2.00	None	First 6 per month free, then \$1.00 for each transaction	\$1.00 at cash machines located outside the main office	Yes	Yes
<b>Gloucester Co-operative Bank</b>	\$10.00	\$2.00	None	First 6 per month free, then \$1.00 for each transaction	\$1.00 at cash machines located outside the main office	Yes	Yes
<b>Goldmark Federal Credit Union</b>	\$7.00	\$0.00	\$0.75	\$0.75	\$0.00	Yes	No
<b>Grafton Suburban Credit Union</b>	\$5.00	\$1.00	0	\$1.00	\$0.00	Yes	No
<b>Grafton Suburban Credit Union</b>	\$5.00	\$1.00	0	\$1.00	\$0.00		
<b>Granite Savings Bank</b>	\$15.00	\$2.00	0	\$1.00	\$1.00	Yes	Yes
<b>Greater Springfield Credit Union</b>	\$20.00	\$1.00	Free for direct deposit of full check 12 free per month, \$1 after	Accessed by other bank's ATM	\$1.00	Yes	No

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Greenfield Co-operative Bank	Variable Rate NOW Checking	Checking	\$10	\$500.00	None	\$0.40 (waived with direct deposit)	0	\$18.00
Greenfield Co-operative Bank	Basic Checking	Checking	\$10	\$500.00	None	\$0.40 (waived with direct deposit)	6	\$18.00
Greenfield Co-operative Bank	18/65 Checking Acct.	Checking for people ages 18 and younger or 65 and older	\$10	Waived	None	None	N/A	\$5.00
Greenfield Savings Bank	Maxi-serve	Non-interest	\$10	\$10.00*	\$8	N/A	N/A	\$15
Greenfield Savings Bank	NOW	Interest bearing	\$200	\$10.00*	\$4.00 (waived with monthly avg bal. of \$500)	\$0.25	N/A	\$15
Greenfield Savings Bank	Green Action	Tier Rate Account	\$1,000	\$10.00*	\$7.00 (waived with monthly avg bal. of \$1000)	\$0.30	N/A	\$15
Greenfield Savings Bank	Money Market	High Interest	\$1,000	\$10.00*	\$1.00	N/A	N/A	\$15
Greylock Federal Credit Union	NOW	Retail	0	0	0	0	0	\$3.00
Hampden Bank	Tiered Checking	Tiered Checking	\$100.00	\$2,500.00 To waive fee	\$7.00	NA	NA	\$25.79
HarborOne Credit Union	Free Checking	NOW	0	0	0	0	Unlimited	15
HarborOne Credit Union	Investors MMDA	MMDA	2500	0	0	0	Unlimited	15
Harvard University Employees Credit Union	Free Checking	Share Draft	\$50.00	\$0.00	\$0.00	\$0.00	N/A	\$15.00
Harvard University Employees Credit Union	Direct Checking	Share Draft Interest Bearing	\$50.00	\$500.00	\$0.00	\$0.00	N/A	\$15.00
Harvard University Employees Credit Union	Crimson Checking	Share Draft Interest Bearing	\$50.00	\$1,500.00	\$0.00	\$0.00	N/A	\$15.00
Haverhill Bank	Regular Checking Account	Checking	\$50.00	0	0	0	0	\$1.00 transfer
Haverhill Bank	NOW Checking	Checking	\$50.00	\$500.00	\$5.00	\$.25 (w/o min.)	0	Same as above
Haverhill Bank	Gold Checking	Checking	\$50.00	\$10,000.00	\$10.00	Same as above	0	Same as above

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Greenfield Co-operative Bank</b>	\$15.00	\$2.00	None	Withdrawals and transfers - \$1.00, POS - \$0.00	None	Yes	No
<b>Greenfield Co-operative Bank</b>	\$15.00	\$2.00	None	Withdrawals and transfers - \$1.00, POS - \$0.00	None		
<b>Greenfield Co-operative Bank</b>	Waived	Waived	None	Withdrawals and transfers - \$1.00, POS - \$0.00			
<b>Greenfield Savings Bank</b>	\$15	\$2.00	N/A	N/A	\$1.00	Yes	No
<b>Greenfield Savings Bank</b>	\$15	\$2.00	N/A	\$0.75	\$1.00		
<b>Greenfield Savings Bank</b>	\$15	\$2.00	N/A	\$0.75	\$1.00		
<b>Greenfield Savings Bank</b>	\$15	\$2.00	N/A	N/A	N/A		
<b>Greylock Federal Credit Union</b>	\$15.00	\$1.00	0	\$1.00	0	No	No
<b>Hampden Bank</b>	\$25.79	NA	4 free then \$.75	NA	NA	Yes	No
<b>HarborOne Credit Union</b>	7.5	1	0	1	0	Yes	No
<b>HarborOne Credit Union</b>	7.5	1	0	1	0		
<b>Harvard University Employees Credit Union</b>	\$15.00	\$2.00	\$0.00	\$1.00	\$0.00	No	No
<b>Harvard University Employees Credit Union</b>	\$15.00	\$2.00	\$0.00	\$1.00	\$0.00		
<b>Harvard University Employees Credit Union</b>	\$15.00	\$2.00	\$0.00	\$0.00	\$0.00		
<b>Haverhill Bank</b>	\$20.00	\$2.00	0	W/D \$1.00	\$1.00	Yes	Yes
<b>Haverhill Bank</b>	\$20.00	\$2.00	0	\$1.00	\$1.00		
<b>Haverhill Bank</b>	\$20.00	\$2.00	0	Free unless bal. Falls below \$10,000			

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Haverhill Bank	Money Market	Money Market	\$50.00	\$1,000.00	\$5.00	\$3.00 (over 3)	0 1st box free, free checks for retirees	Same as above
Haverhill Fire Department Credit Union	NOW	Regular Checking	None	0	0	0	Unlimited	\$15
Hingham Institution for Savings	Completely Free Checking	Checking	\$10	None	None	None	10 checks per stmt. free.	\$20
Hingham Institution for Savings	NOW Checking (earns competitive int.)	Checking	\$10	None \$100 to earn interest	\$2; if daily min. bal. falls below \$500 fee of \$5	Charge of \$0.15 oer check after	10	\$20
Holbrook Co-operative Bank	NOW Account	Interest Acct.	\$25.00	None	None	\$0.20	20	\$15.00
Holbrook Co-operative Bank	Freedom Checking	Non-Interest Acct.	\$50.00	None \$100 to earn interest	None	None	All	\$15.00
Holbrook Co-operative Bank	NOW Exempt	18/65 Acct.	\$25.00	None	None	None	All	\$5.00
Hometown Bank	NOW Account	Checking	\$10.00	\$10.00	None if bal. of \$300 is maintained, \$3.00 if balance below at any time	None	All	\$15.00
Hoosac Bank	NOW Account	Checking	\$25.00	\$300 to avoid fees	any time	\$0.15	None	\$12.00
Hoosac Bank	Truly Free Checking	Checking	\$25	None	None	None	All	\$12.00
Houghton Mifflin Employees Federal Credit Union	Silver Share Draft Account	Checking	\$25.00	0	\$5.00	N/A	50	\$15.00
Houghton Mifflin Employees Federal Credit Union	Gold Share Draft Account	Checking	\$25.00	\$500.00	\$5.00*	N/A	50	\$15.00
Houghton Mifflin Employees Federal Credit Union	Platinum Share Draft Account	Checking	\$25.00	\$1,000.00	\$5.00*	N/A	50	\$15.00
Hudson Municipal Employees Federal Credit Union	Regular Share Draft	Reg. Checking	\$50	\$50	0	0	All	\$20
Hyde Park Co-operative Bank	Basic Checking	Checking	\$25.00	\$10.00	None	None	Unlimited	\$17.50 per

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Haverhill Bank</b>	\$20.00	\$2.00	0				
<b>Haverhill Fire Department Credit Union</b>	\$15	0	N/A	1st 4 withdrawals free, \$1.00 after	N/A	No	No
<b>Hingham Institution for Savings</b>	\$15	\$1.00	None	\$1.00	\$1.25	Yes	Yes
<b>Hingham Institution for Savings</b>	\$15	\$1.00	None	\$1.00	\$1.25		
<b>Holbrook Co-operative Bank</b>	\$10.00	\$1.00	None	\$.75 withdraw/ \$.25 inq.	None	Yes	Yes
<b>Holbrook Co-operative Bank</b>	\$10.00	\$1.00	None	Same as above			
<b>Holbrook Co-operative Bank</b>	None	None	None	Same as above			
<b>Hometown Bank</b>	\$10.00	1 free per day	None	None	None	Yes	Yes
<b>Hoosac Bank</b>	\$5.00	\$1.00	None	None	\$1.50	Yes	Yes
<b>Hoosac Bank</b>	\$5.00	\$1.00	None	None	\$1.50		
<b>Houghton Mifflin Employees Federal Credit Union</b>	\$15.00	N/A	N/A	\$1.00/EA AFTER 4	N/A	No	No
<b>Houghton Mifflin Employees Federal Credit Union</b>	\$15.00	N/A	N/A	\$1.00/EA AFTER 4	N/A		
<b>Houghton Mifflin Employees Federal Credit Union</b>	\$15.00	N/A	N/A	\$1.00/EA AFTER 4	N/A		
<b>Hudson Municipal Employees Federal Credit Union</b>	\$10	N/A	N/A	N/A	N/A	No	No
<b>Hyde Park Co-operative Bank</b>	\$15.00 each	\$2.00`	None	None	\$1.00	Yes	Yes

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
				\$1,500 to waive fee		\$25 per check in excess of 40		
Hyde Park Co-operative Bank	Premier Checking	High bal. Checking	\$50.00	fee	\$5.00	monthly	40	\$17.50 per
Hyde Park Savings Bank	Free Basic Checking Acct.	Checking	\$10.00	0	0	0	Unlimited	0
Industrial Credit Union	NOW	Checking	\$25	\$25	None			
Industrial Credit Union	NOW Plus	Checking	\$2,500	\$25	\$3	0	8	\$15
Institution for Savings in Newburyport	NOWPlus	NOW	\$25.00	\$25.00	\$3.00	None	None	\$15.00
Institution for Savings in Newburyport	NOW Checking	NOW	\$25.00	\$25.00	None	None	None	\$15.00
Institution for Savings in Newburyport	Business Checking	checking	\$10.00	none	\$10.00	none	none	\$15.00
					\$3.00 (no charge with \$500 balance)	\$0.25 (no charge with \$500 balance)		
Lafayette Federal Savings Bank	NOW	Checking	\$10.00	\$10.00	\$3.00 (no charge with \$500 balance)	\$0.25 (no charge with \$500 balance)	0	\$20.00
Lafayette Federal Savings Bank	Low-Volume NOW	Checking	\$10.00	\$10.00			8	\$20.00
Lafayette Federal Savings Bank	Simplicity	Checking	\$10.00	\$10.00	0	0	Unlimited	\$20.00
Lawrence Firefighters Federal Credit Union	1 Alarm Checking	Non-int. bearing, No Service Charge	\$0	\$0	None	None	Unlimited	\$15
Lawrence Firefighters Federal Credit Union	2 Alarm Checking	Interest bearing	\$0	\$200	\$3	0	Unlimited	\$15
Lawrence Firefighters Federal Credit Union	3 Alarm Checking	Premium Checking	\$0	Combined balance of \$10,000	\$10	0	Unlimited	\$15
Lawrence Savings Bank	Reward Checking Account	Rewards for high deposit balance or a mortgage	\$50.00	\$1,500 combined deposit balances or a mortgage	\$10.00 if balance is below minimum	Free	Unlimited	\$25.00
Lawrence Savings Bank	Advantage Checking Account	Customers age 65 or older	\$50.00	\$0	None	Free	Unlimited	\$25.00
Lawrence Savings Bank	Now Checking Account	Interest bearing checking	\$50.00	\$1,000 or \$7,500 in combined	\$8.00 if balance is below minimum	Free	Unlimited	\$25.00
Lawrence Savings Bank	Focus Checking Account	Low flat fee checking	\$10.00	\$0	\$5.00	Free	Unlimited	\$25.00

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Hyde Park Co-operative Bank</b>	\$15.00 each	\$2.00	None	None	\$1.00	Yes	
<b>Hyde Park Savings Bank</b>	\$15.00	\$1.50	0	\$1.00	\$1.00	Yes	Yes
<b>Industrial Credit Union</b>						Yes	No
<b>Industrial Credit Union</b>	\$10	N/A	N/A	\$1	N/A		
<b>Institution for Savings in Newburyport</b>	\$15.00	None	None	None	None	Yes	No
<b>Institution for Savings in Newburyport</b>	\$15.00	None	None	None	None	Yes	No
<b>Institution for Savings in Newburyport</b>	\$10.00	\$1.00	None	None	None		
<b>Lafayette Federal Savings Bank</b>	\$15.00	\$2.00	0	\$1.00	\$1.00	Yes	Yes
<b>Lafayette Federal Savings Bank</b>	\$15.00		0	\$1.00	\$1.00		
<b>Lafayette Federal Savings Bank</b>	\$15.00		0	\$1.00	\$1.00		
<b>Lawrence Firefighters Federal Credit Union</b>	\$10	\$1	\$1	\$1	0	Yes	No
<b>Lawrence Firefighters Federal Credit Union</b>	\$10	\$1	\$1	\$1	0		
<b>Lawrence Firefighters Federal Credit Union</b>	\$10	\$1	\$1	\$1	0		
<b>Lawrence Savings Bank</b>	\$25.00	\$2.00	Free	Free	Yes	Yes	
<b>Lawrence Savings Bank</b>	\$25.00	\$2.00	Free	\$1.00 (non SUM)	Yes	Yes	
<b>Lawrence Savings Bank</b>	\$25.00	\$2.00	Free	\$1.00 (non SUM)	Yes	Yes	
<b>Lawrence Savings Bank</b>	\$25.00	\$2.00	Free	\$1.00 (non SUM)	Yes	Yes	

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Lawrence Savings Bank	Direct Checking Account	Free checking with direct deposit	\$10.00	\$0	None	Free	Unlimited	\$25.00
Lee Bank	Basic Checking	Checking	\$10.00	N/A	\$3.00	\$0.35	\$8.00	\$12.00
Lee Bank	NOW	NOW Checking	\$25.00	\$500.00	\$5.00	N/A	N/A	\$12.00
Lee Bank	NOW Plus	NOW Checking	\$25.00	\$10,000 (combined deposit and loan balances)	\$10.00	N/A	N/A	\$15.00
Lee Bank	Electronic NOW Checking	NOW Checking	\$25.00	No Charge	\$10.00 (No service fee with monthly bill payments through PC or telephone banking)	N/A	N/A	\$15.00
Lee Bank	Direct Checking	NOW Checking	\$25.00	No Charge	\$7.00 (No service fee with direct deposit)	N/A	N/A	\$15.00
Legacy Banks	Really Free Checking	Personal Checking	\$10.00	None	None	None	Unlimited	\$30.00
Legacy Banks	NOW Checking	Interest Checking	\$10.00	\$750.00	\$7.00	None	Unlimited	\$30.00
Leominster Credit Union	VIP Free Checking	Checking Account	\$25	\$0	None	None	Unlimited	\$25.00
Leominster Credit Union	DirectConnect Checking	Checking Account	\$25	\$0 with Direct Deposit	None	None	Unlimited	\$25.00
Leominster Credit Union	Premium Perks Checking	Checking Account	\$25	\$1,000	\$1,000	None	Unlimited	\$25
Leominster Credit Union	Special Privileges Checking	Checking Account	\$25	\$25,000 in combined balances	\$10 if below \$25,000	None	Unlimited	\$25
Leominster Credit Union	A+ Checking	Checking Account	\$25	\$25.00	\$3 if below \$25.00	None	Unlimited	\$25
Leominster Employees Federal Credit Union	Regular Checking Account	Checking Account	0	0	0	0	unlimited	\$2

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Lawrence Savings Bank</b>	\$25.00	\$2.00	Free	\$1.00 (non SUM)	Yes	Yes	
<b>Lee Bank</b>	\$5.00	\$1.00	0	\$1.00	\$1.00	Yes	Yes
<b>Lee Bank</b>	\$5.00	\$1.00	0	\$1.00	\$1.00		
<b>Lee Bank</b>	\$5.00	\$1.00	0	\$1.00	\$1.00		
<b>Lee Bank</b>	\$5.00	\$1.00	0	\$1.00	\$1.00		
<b>Lee Bank</b>	\$5.00	\$1.00	0	\$1.00	\$1.00		
<b>Lee Bank</b>	\$5.00	\$1.00	0	\$1.00	\$1.00		
<b>Legacy Banks</b>	\$25.00	\$1.00	None	0	\$2.00	Yes	Yes
<b>Legacy Banks</b>	\$25.00	\$1.00	None	0	\$2.00	Yes	N/A
<b>Leominster Credit Union</b>	\$20.00	\$2.00	None	\$1.00	\$1.50	Yes	No
<b>Leominster Credit Union</b>	\$20.00	\$2.00	None	\$0	\$1.50	Yes	No
<b>Leominster Credit Union</b>	\$20.00	\$2.00	None	\$0	\$1.50	Yes	No
<b>Leominster Credit Union</b>	\$20.00	\$2.00	None	\$0	\$1.50	Yes	No
<b>Leominster Credit Union</b>	\$20.00	\$2.00	None	\$0	\$1.50	Yes	No
<b>Leominster Employees Federal Credit Union</b>	\$5	\$1	n/a	\$1 after 4 in a month	N/A	Yes	No

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Leominster Employees Federal Credit Union	Checks Back Account	Checking Account	0	0	2.5	0	unlimited	\$2
Leominster Employees Federal Credit Union	Small Business Checking	Small Business	\$500.00 No min. to open	\$500.00	\$6 if below \$500	\$.35 after 25	25	\$20 per item
Lexington MA Federal Credit Union	Share Draft	Checking (Reg.)	50	No min. balance	No	No fee	Unlimited	\$15.00
Liberty Bay Credit Union	Sharedraft Account	No Direct Deposit	50	300	0	0.15	1st Order	10
Liberty Bay Credit Union	Sharedraft Account	Direct Deposit	50	0	0	0	1st Order	10
Liberty Bay Credit Union	Free Checking	No Interest, No Fee	50	0	0	0	1st Order	10
Liberty Bay Credit Union	Under 21 Package	Student 16-20	0	0	0	0	1st Order	10
Liberty Bay Credit Union	Senior 62	Senior Citizen 62+	50	0	0	0	All Orders	10
Louise E. Mills Federal Credit Union	Share Draft NOW	Reg. Simple checking	\$25.00	\$25.00	0	0	0	\$20.00
Lowell Co-operative Bank	NOW Account	Checking	\$50	\$10	\$3	\$0.20	0	\$15
Lowell Firefighters Credit Union	Checking Account	Checking	\$0	\$0	0	0	All	\$15.00
Lowell Five Cent Savings Bank	NOW Account	Regular Checking	NA	N/A	\$1.00	\$0.25	N/A	\$20.00
Lowell Five Cent Savings Bank	Minimum Balance Checking	Regular Checking	\$1,000	\$1,000	N/A	N/A	N/A	\$20.00
Luso Federal Credit Union	Share Draft	Checking	\$200	None	None	None	1st free - 175 checks	\$20.00
Lynn Firemens Federal Credit Union	Draft	Checking	\$0 0 - require \$25 sav. acct to be maintained	\$0	0	0	50	\$10
M/COM Federal Cedit Union	Share Draft Account	Checking	0	0	0	0	50	\$20.00
Malden City Employees Credit Union	Checking	Draft	0	0	0	0	All	15
Mansfield Co-operative Bank	NOW Checking	Interest Bearing	\$100.00	\$25.00	\$0.00 with balance greater than \$500	\$0.00	N/A	\$20.00
Mansfield Co-operative Bank	Basic Checking	Non-interest Bearing	\$10.00	\$10.00	\$2.50	\$0.35	8	\$20.00
Marblehead Savings Bank	NOW Account	Checking	\$10.00	None	None	None	1st 50	\$15.00
Marlborough Savings Bank	18/65 checking	Massachusetts 18/65 law	\$150.00	None	None	None	N/A	\$5.00
Marlborough Savings Bank	Regular checking		\$150.00	\$300.00	\$5 if under min.	\$.25 per check	None	\$18.00

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Leominster Employees Federal Credit Union</b>	\$5	\$1	n/a	\$1 after 4 in a month	N/A		
<b>Leominster Employees Federal Credit Union</b>	\$20.00	\$2.00	None	\$1.00	\$0.75		
<b>Lexington MA Federal Credit Union</b>	\$20.00	N/A	N/A	N/A	N/A	No	No
<b>Liberty Bay Credit Union</b>	10	0.85	0	5 Free then \$1	N/A	Yes	No
<b>Liberty Bay Credit Union</b>	10	0.85	0	0	N/A	Yes	No
<b>Liberty Bay Credit Union</b>	10	0.85	0	5 Free then \$1	N/A	Yes	No
<b>Liberty Bay Credit Union</b>	10	0.85	0	5 Free then \$1	N/A	Yes	No
<b>Liberty Bay Credit Union</b>	10	0.85	0	0	N/A	Yes	No
<b>Louise E. Mills Federal Credit Union</b>	\$15.00	\$1.00	N/A	0	N/A	No	No
<b>Lowell Co-operative Bank</b>	\$12.00	\$1.50	Free	Free	N/A	Yes	No
<b>Lowell Firefighters Credit Union</b>	\$15.00	N/A	N/A	6 free then \$1.00	N/A	Yes	No
<b>Lowell Five Cent Savings Bank</b>	\$15.00	\$1.50	N/A	\$1.00	N/A	Yes	Yes
<b>Lowell Five Cent Savings Bank</b>	\$15.00	\$1.50	N/A	\$1.00	N/A		
<b>Luso Federal Credit Union</b>	\$20.00	\$1.50/\$.50 - Seniors	None	None - Reimbursed	\$1.00 per transaction	No	No
<b>Lynn Firemens Federal Credit Union</b>	\$10.00	N/A	N/A	\$1.00	N/A	No	No
<b>M/COM Federal Cedit Union</b>	\$5.00	0	5 free \$.25 over 5	5 free \$.75 over 5	0	Yes	No
<b>Malden City Employees Credit Union</b>	10	N/A	N/A	\$1.00	N/A	Yes	No
<b>Mansfield Co-operative Bank</b>	\$15.00	\$1.00	\$0.00	\$0.75	\$0.00	Yes	Yes
<b>Mansfield Co-operative Bank</b>	\$15.00	\$1.00	\$0.00	\$0.75	\$0.00		
<b>Marblehead Savings Bank</b>	\$15.00	\$1.00	None	\$1.00	None	Yes	Yes
<b>Marlborough Savings Bank</b>	None	\$1.00				Yes	Yes
<b>Marlborough Savings Bank</b>	\$15.00	\$1.00					

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
<b>Marlborough Savings Bank</b>	Advantage checking		\$150.00	\$1,000 or \$5,000 combined	\$15 if under min.	none	N/A	\$18.00
<b>Marlborough Savings Bank</b>	Collegiate checking	For students	\$150.00	None	\$6.00	8	8	\$18.00
<b>Marthas Vineyard Savings Bank</b>	1) NOW	Int. bearing checking	\$10	\$10	0	\$0.20	0	\$10
<b>Marthas Vineyard Savings Bank</b>	2) NOW 18/65	Int. bearing checking	\$10	\$10	0	0	0	\$5
<b>Mass State Employees Credit Union</b>	NOW Account	Regular	None	None	\$7.00	None	None	\$18.00
<b>Mass State Employees Credit Union</b>	NOW Account	Reg/Req	None	\$500.00 + over	None	None	None	\$18.00
<b>Mass State Employees Credit Union</b>	NOW Account	Convenience	None	None	None	None	150	\$18.00
<b>Massachusetts Postal Employees Credit Union</b>	Share Draft	Checking	\$0	\$0	0	0	N/A	\$25.00
<b>Mayflower Co-operative Bank</b>	Personal Checking Account	NOW Account	\$100.00	\$750 to waive fee	\$5.00	N/A	All 400 per year free	\$18.00
<b>MBTA Employees Credit Union</b>	NOW	Checking	\$5	\$5	\$1	N/A		\$20
<b>MBTA Employees Credit Union</b>	Money Market	Checking - Limited to 3 checks per month	No minimum required with direct deposit, otherwise \$400	\$10	N/A	N/A	N/A	\$20
<b>Mechanics Co-operative Bank</b>	Freedom Checking	Checking	\$100.00	None	None	None	N/A	\$25.00
<b>Mechanics Co-operative Bank</b>	NOW Account	Checking	\$300.00	\$300.00	\$10 if below \$300	None	N/A	\$25.00
<b>Medical Area Federal Credit Union</b>	Value Plan	Share Draft Checking	0	0	0	0	200	\$20.00
<b>Medical Area Federal Credit Union</b>	Value Plan Plus	Share Draft Checking	0	\$1,000.00	\$6 if bal. falls below \$1000	0	200	\$20.00
<b>Meetinghouse Co-operative Bank</b>	NOW Checking	Checking	\$100.00	None	None	None	N/A	\$15.00
<b>Mellon Trust of New England, NA</b>	Basic Checking	Checking	N/A	N/A	\$5.00	8 free, \$.75 after	8	\$30.00
<b>Mellon Trust of New England, NA</b>	Personal Checking	Checking	N/A	N/A	\$7.00	\$.25 after 30 cks.	30	\$30.00

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Marlborough Savings Bank</b>	\$15.00	None					
<b>Marlborough Savings Bank</b>	\$15.00	4 free, then \$.50					
<b>Marthas Vineyard Savings Bank</b>	\$10	\$1	0	\$0.90	\$1	No	Yes
<b>Marthas Vineyard Savings Bank</b>	0	0	0	0	N/A		
<b>Mass State Employees Credit Union</b>	\$10.00	\$0.75	None	\$1.00	None	No	No
<b>Mass State Employees Credit Union</b>	\$10.00	\$0.75	None	\$1.00	None		
<b>Mass State Employees Credit Union</b>	\$10.00	\$0.75	None	\$1.00	None		
<b>Massachusetts Postal Employees Credit Union</b>	\$0.00	N/S	N/A	\$0.00	N/A	No	No
<b>Mayflower Co-operative Bank</b>	\$18.00	\$2.00	0	\$0.75	\$1.00 at Plymouth, MA ATM only	No	No
<b>MBTA Employees Credit Union</b>	\$15	\$1.00	None	First six per month free, after \$.75	\$1.00	Yes	No
<b>MBTA Employees Credit Union</b>	\$15	\$1.00	None offered	None offered	N/A		
<b>Mechanics Co-operative Bank</b>	\$15.00	\$1.00	None	\$1.00 per transaction	None	Yes	Yes
<b>Mechanics Co-operative Bank</b>	\$15.00	\$1.00	None	\$1.00 per transaction	None		
<b>Medical Area Federal Credit Union</b>	\$15.00	\$2.00	0	1st 8 free then \$1.00	0	No	No
<b>Medical Area Federal Credit Union</b>	\$15.00	\$2.00	0	1st 12 free than \$1.00	0		
<b>Meetinghouse Co-operative Bank</b>	\$15.00	\$2.00	None	1st 12 free per month, after \$1	None	No	No
<b>Mellon Trust of New England, NA</b>	\$30.00	\$5.00	Free	MAC, NYCE \$1.25 Cirrus \$2	N/A	Yes	Yes
<b>Mellon Trust of New England, NA</b>	\$30.00	\$5.00	Free	MAC, NYCE \$1.25 Cirrus \$2	N/A		

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Mellon Trust of New England, NA	Checking with Interest	Checking	N/A	N/A	\$8.00	\$.25 after 30 cks.	30	\$30.00
Mellon Trust of New England, NA	Premium Checking with Interest	Checking	N/A	N/A	\$10.00	\$.25 after 30 cks.	30	\$30.00
Mellon Trust of New England, NA	Money Market Acct.	Checking	N/A	N/A	\$7.00	N/A	6 maximum	\$30.00
Melrose Co-operative Bank	NOW Checking	NOW Checking	\$10.00	\$750.00	\$6.00	0	0	\$10.00
Members Plus Credit Union	NOW Account	Duplicate Checking	\$25.00	\$300.00 (waived with direct deposit)	\$2.00 (waived with direct deposit)	\$.15 (waived with direct deposit)	0	\$10.00
Members Plus Credit Union	Basic Checking	Free	\$25.00	\$0.00	\$0.00	\$0.00	0	N/A
Mercantile Bank	Simply Free Checking	Personal	\$10.00	\$1.00	\$0.00	\$0.00	Unlimited	\$20.00
Mercantile Bank	NOW Account	Personal	\$10.00	\$500.00	\$2.50 (waived with direct deposit)	\$0.00	Unlimited	\$20.00
Mercantile Bank	Premium Checking	Personal	\$10.00	\$5,000	\$10.00 (waived with direct deposit)	\$0.00	Unlimited	\$20.00
Merrimac Savings Bank	NOW - 04	Checking	\$100.00	\$500.00*	\$5.00*	\$.15*		\$7.00
Merrimac Savings Bank	Money Market Account - 03	Checking	\$2,500.00	\$2,500.00*	\$5.00*	\$1.00*	3	\$7.00
Merrimac Savings Bank	DDA - 06	Checking	\$100.00	\$500.00*	\$5.00*	\$.15*		\$7.00
Merrimac Savings Bank	DDA Organization - 07	Checking	\$100.00	\$100.00*	\$5.00*	\$.15*		\$7.00
Merrimac Savings Bank	Basic Checking - 09	Checking	\$100.00	\$0.00	\$0.00	\$0.00		\$7.00
Methuen Co-operative Bank	NOW Checking Acct.	Checking	\$100.00	\$500.00	\$5.00	N/A	N/A	\$15.00
Methuen Co-operative Bank	Super Investment Checking Acct.	Checking	\$2,500.00	\$2,500.00	\$5.00 plus changes to NOW acct. interest	\$3.00 per ck. Over 3 checks	3	\$15.00
Methuen Municipal Employees Federal Credit Union	Share Draft Account	Checking	\$0.00	\$0.00	\$0.00	\$0.00	All	\$20.00
Metropolitan Credit Union	Value Checking	Checking	\$25.00	Main. Avg. daily bal. of \$500	\$5.00	None	50	\$20.00
Metropolitan Credit Union	Silver Checking (for mbrs. 65 & older)	Checking	\$25.00	None	None	None	All	\$5.00

Financial Institution	Stop Payment Fee	Fee for Money Order	Customer Fee For Own Bank's ATM	Customer Fee For Other Bank's ATM	ATM Surcharge For Non-Customer	SUM ATM Program Member	MCBC Basic Banking For Massachusetts Participant
Mellon Trust of New England, NA	\$30.00	\$5.00	Free	MAC, NYCE \$1.25 Cirrus \$2	N/A		
Mellon Trust of New England, NA	\$30.00	\$5.00	Free	MAC, NYCE \$1.25 Cirrus \$2	N/A		
Mellon Trust of New England, NA	\$30.00	\$5.00	Free	MAC, NYCE \$1.25 Cirrus \$2	N/A		
Melrose Co-operative Bank	\$10.00	\$2.00	N/A	\$0.50	N/A	Yes	Yes
Members Plus Credit Union	\$7/check, \$10 series	\$1.00	\$.50 (waived with direct deposit)	\$0.00	\$0.00	Yes	No
Members Plus Credit Union	\$7.00	\$1.00	\$0.00	\$0.00	\$0.00	Yes	No
Mercantile Bank	\$15.00	3 or \$1.50	0	4 free per month, after \$.75	\$1.00	Yes	Yes
Mercantile Bank	\$15.00	3 or \$1.50	0	4 free per month, after \$.75	\$1.00		
Mercantile Bank	\$15.00	3 or \$1.50	0	4 free per month, after \$.75	\$1.00		
Merrimac Savings Bank	\$10.00	\$1.00	0	\$1.00	\$1.00	Yes	No
Merrimac Savings Bank	\$10.00	\$1.00	0	\$1.00	\$1.00		
Merrimac Savings Bank	\$10.00	\$1.00	0	\$1.00	\$1.00		
Merrimac Savings Bank	\$10.00	\$1.00	0	\$1.00	\$1.00		
Merrimac Savings Bank	\$10.00	\$1.00	0	\$1.00	\$1.00		
Methuen Co-operative Bank	\$15.00	\$2.00	None	\$0.75	N/A	Yes	No
Methuen Co-operative Bank	\$15.00	\$2.00	Cannot have an ATM card on a Super Investment Acct.				
Methuen Municipal Employees Federal Credit Union	\$10.00	N/A	N/A	N/A	0	No	No
Metropolitan Credit Union	\$15.00	\$2.00	None	\$.60/ inq., \$.95/WD, advance, transfer, POS \$.50	None	Yes	No
Metropolitan Credit Union	\$15.00	None	None	Same as above	None		

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
					\$5 if mo. ending bal. drops below			
<b>Metropolitan Credit Union</b>	Money Market	Money Market Checking	\$2,000.00	\$2,000 to earn MM rate.	\$2000	None - limit of 3 per month	None	\$20.00
<b>Middlesex Savings Bank</b>	NOW Checking	Interest Bearing	\$1.00	\$1,000	\$5.00	N/A	unlimited	\$15.00
<b>Middlesex Savings Bank</b>	Basic Checking	Non Interest Bearing	\$1.00	N/A	\$3.00	\$0.50	10	\$15.00
<b>Middlesex Savings Bank</b>	18/65 Checking	Interest Bearing	\$1.00	N/A	N/A	N/A	unlimited	\$5.00
<b>Middlesex Savings Bank</b>	Freedom Checking TM	Non Interest Bearing	\$1.00	\$250 ( or receive direct deposit)	\$10.00	N/A	unlimited	\$20.00
<b>Milford Federal Savings and Loan Association</b>	N.O.W.	checking	\$10.00	\$10.00	\$8 if below \$600 bal.	0	first 25	\$23.00
<b>Milford National Bank &amp; Trust Co., The</b>	Basic Checking	Checking	\$10.00	None	\$2.50	Up to 8 free, after \$.75	8	\$20.00
<b>Milford National Bank &amp; Trust Co., The</b>	Regular Checking	Checking	\$10.00	\$500.00/\$100.00	\$6.00/\$8.00	None/None	0	\$20.00
<b>Milford National Bank &amp; Trust Co., The</b>	62+ Checking	Sr. Checking	\$10.00	None	None	0	0	\$20.00
						None, \$.15 with bal.		
						Below \$1000 and over 20		
<b>Milford National Bank &amp; Trust Co., The</b>	NOW Checking	Int. bearing checking	\$50.00	\$1,000.00	\$6.00 if below \$1000 bal.	checks	0	\$20.00
<b>Millbury Federal Credit Union</b>	Free Checking	Checking	\$10.00	None	None	None	Unlimited	\$20.00
<b>Millbury Federal Credit Union</b>	NOW Checking	Checking	\$10.00	\$400.00	Bal.>\$400 - None; \$300 - \$399 - \$1; \$200 - \$299 - \$2; <\$200 - \$3	None	Age 65+ Unlimited None unless age 65+ - free	\$20.00
<b>Millbury Federal Credit Union</b>	Truncated Checking	Checking	\$10.00	\$200.00	<\$200 - \$2.00	None	Unlimited	\$20.00
<b>Millbury National Bank</b>	Personal Checking Account	Checking	None	\$200.00	\$6.00	None	Unlimited	\$20.00
<b>Millbury National Bank</b>	NOW Account	Checking	\$700.00	\$700.00	\$6.00 (no charge with \$700 balance)	None	N/A	\$20.00
<b>Millbury Savings Bank</b>	Free Checking	Same	\$10.00	None	None	None	Unlimited	\$15.00

Financial Institution	Stop Payment Fee	Fee for Money Order	Customer Fee For Own Bank's ATM	Customer Fee For Other Bank's ATM	ATM Surcharge For Non-Customer	SUM ATM Program Member	MCBC Basic Banking For Massachusetts Participant
Metropolitan Credit Union	\$15.00	\$2.00	None	Same as above	None		
Middlesex Savings Bank	\$15.00	\$1.00	N/A	\$1 if min. bal. not main.	\$1.00	Yes	Yes
Middlesex Savings Bank	\$15.00	\$1.00	N/A	\$1.00	\$1.00		
Middlesex Savings Bank	\$0.00	\$1.00	N/A	N/A	\$1.00		
Middlesex Savings Bank	\$20.00	\$1.00	N/A	\$1 if min. bal. not main.	\$1.00		
Milford Federal Savings and Loan Association	\$20.00	\$2.00	0	\$1 after first 5	surcharge fee	Yes	Yes
Milford National Bank & Trust Co., The	\$15.00	\$2.00	None	\$1.00	N/A	Yes	Yes
Milford National Bank & Trust Co., The	\$15.00	\$2.00	None	\$1.00	N/A		
Milford National Bank & Trust Co., The	\$5.00	2 visit/no charge	None	\$1.00	N/A		
Milford National Bank & Trust Co., The	\$15.00	\$2.00	None	\$1.00	N/A		
Millbury Federal Credit Union	\$10.00	\$1.00	Free	4 free per month, after \$.75	\$1.00	Yes	No
Millbury Federal Credit Union	\$10.00	Age 65+ free with direct deposit	\$1.00	4 free per month, after \$.75	\$1.00	Yes	No
Millbury Federal Credit Union	\$10.00	Age 65+ free with direct deposit	\$1.00	4 free per month, after \$.75	\$1.00	Yes	No
Millbury National Bank	\$15.00	\$1.00	4 free per month, after \$.75	Free first 4 then \$.75	None	Yes	Yes
Millbury National Bank	\$15.00	\$1.00	4 free per month, after \$.75	Same as above	None		
Millbury Savings Bank	\$10.00	\$1.00	None	\$1.00	\$1.00	Yes	Yes

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Millbury Savings Bank	NOW Checking	Same	\$10.00	\$10 to earn int.	\$5.00 (no charge with \$500 balance)	None	Unlimited	\$15.00
Monson Savings Bank	NOW	Check. Int. bearing	\$10.00	N/A	\$5.00	\$0.15 per check	1st 5 free	\$15.00
Monson Savings Bank	FLEX	No fee reg. Check.	\$10.00	N/A	N/A	checks free	N/A	\$15.00
Morton Federal Credit	Share Draft	Reg. Checking	\$5.00	\$5.00	\$5.00	None	All	\$5.00
Mt. Washington Bank	Totally Free Checking	CRA Account	\$50.00	N/A	N/A	N/A	Unlimited	N/A
Mt. Washington Bank	Low Minimum Interest Checking	Consumer	\$50.00	N/A	\$6 if below \$500.00	N/A	Unlimited	N/A
Mt. Washington Bank	No Minimum Interest Checking	Consumer	\$50.00	N/A	\$4.00	N/A	Unlimited	N/A
Mt. Washington Bank	Economy Interest Checking	Consumer	\$50.00	N/A	N/A	\$0.20	Unlimited	N/A
Mt. Washington Bank	50+ Free Interest Checking	Senior Citizen	\$50.00	N/A	N/A	N/A	Unlimited	N/A
Mt. Washington Bank	VIP Free Interest Checking	Direct Deposit	\$50.00	N/A	N/A	N/A	Unlimited	N/A
Mt. Washington Bank	Wall Street Checking	Higher Interest	\$50.00	\$1,000.00	\$8 if below min.	N/A	Unlimited	N/A
Mutual Federal Savings Bank	Personal Checking	Basic	\$50.00	None	\$2.00	\$0.25 over 10 cks.	10	\$18.00
Mutual Federal Savings Bank	Super NOW Checking	Interest	\$50.00	None	\$4 if bal. Under \$500	\$0.25 over 20 cks. If bal. Under \$500	20	\$18.00
Mutual Federal Savings Bank	Direct Deposit Checking	Direct Deposit	\$50.00	None	None	\$0.25 over 10 cks.	10	\$18.00
Mutual Federal Savings Bank	Premium Link Checking	Relationship	\$50.00	None	\$12 if bal. in all dep. & loans combined is under \$7000		All	\$18.00
Mutual Federal Savings Bank	Senior Premium Link Checking	Sr. Relationship	\$50.00	None	\$12 if bal. in all dep. & loans combined is under \$5500		All	\$18.00

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Millbury Savings Bank</b>	\$10.00	\$1.00	None	\$1.00	\$1.00		
<b>Monson Savings Bank</b>	\$15.00	\$1.50	N/C	N/C	\$1.00	Yes	Yes
<b>Monson Savings Bank</b>	\$15.00	\$1.50	N/C	N/C	\$1.00		
<b>Morton Federal Credit</b>	\$20.00	\$1.50	None	\$1.00	None	No	No
<b>Mt. Washington Bank</b>	\$15.00	One free with a WD	N/A	\$0.75	\$0.75	Yes	No
<b>Mt. Washington Bank</b>	\$15.00	\$1.00 each additional	N/A	\$0.75	\$0.75		
<b>Mt. Washington Bank</b>	\$15.00	Same	N/A	\$0.75	\$0.75		
<b>Mt. Washington Bank</b>	\$15.00		N/A	\$0.75	\$0.75		
<b>Mt. Washington Bank</b>	\$15.00	as	N/A	\$0.75	\$0.75		
<b>Mt. Washington Bank</b>	\$15.00		N/A	\$0.75	\$0.75		
<b>Mt. Washington Bank</b>	\$15.00	above	N/A	\$0.75	\$0.75		
<b>Mutual Federal Savings Bank</b>	\$10.00	\$1.00	None	\$1.00	None	Yes	Yes
<b>Mutual Federal Savings Bank</b>	\$10.00	\$1.00	None	\$1.00			
<b>Mutual Federal Savings Bank</b>	\$10.00	\$1.00	None	\$1.00			
<b>Mutual Federal Savings Bank</b>	\$10.00	\$1.00	None				
<b>Mutual Federal Savings Bank</b>	\$10.00	\$1.00	None				

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Natick Federal Savings Bank	NOW Account	Interest Checking	\$10.00	\$10.00	\$3.00 (waived with \$1000 balance)	\$0.20 (waived with \$1000 balance)	0	\$15.00
Natick Federal Savings Bank	Basic Checking	Non-Interest Checking	\$10.00	\$10.00	\$3.00	\$0.75 (waived with \$300 balance)	8	\$15.00
Natick Metrowest Federal Credit Union	Share Draft Acct.	Reg. Checking	\$25.00	None	None	None	None	\$15.00
National Grand Bank	Regular Checking	Personal Checking	None if min. daily balance of \$300 maintained	\$300	\$2.00	\$0.25		\$15.00
National Grand Bank	NOW	NOW Interest Bearing	None if min. daily balance of \$750 maintained	\$750	\$3.00	\$0.30		\$15.00
National Grand Bank	Basic Checking	Economical Checking	None if min. daily balance of \$1,000 maintained, otherwise at NOW rate \$25 to earn dividends otherwise no min.	\$1,000	\$1.00	\$0.50	8	\$15.00
National Grand Bank	Money Market	Money Market Interest Bearing	None if min. daily balance of \$1,000 maintained, otherwise at NOW rate \$25 to earn dividends otherwise no min.	\$1,000	\$3.00 if bal below \$750	\$0.30	3	\$15.00
NationsHeritage Federal Credit Union	Share Draft	Checking	None if min. daily balance of \$1,000 maintained, otherwise at NOW rate \$25 to earn dividends otherwise no min.	None	\$2.00	None	None	\$15.00
NationsHeritage Federal Credit Union	Under 21 Value Package	Checking	None if min. daily balance of \$1,000 maintained, otherwise at NOW rate \$25 to earn dividends otherwise no min.	None	None	None		

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Natick Federal Savings Bank</b>	\$10.00	\$1.00	None	1-4 = None; 5+ = \$.75 (waived with \$1000 balance)	None	Yes	Yes
<b>Natick Federal Savings Bank</b>	\$10.00	\$1.00	None	Same as above	None	No	No
<b>Natick Metrowest Federal Credit Union</b>	\$10.00	None	None		\$1.00		
<b>National Grand Bank</b>	\$15.00	\$1.00	None	\$0.75	None	Yes	Yes
<b>National Grand Bank</b>	\$15.00	\$1.00	None	\$0.75	None	Yes	Yes
<b>National Grand Bank</b>	\$15.00	\$1.00	None	\$0.75	None	Yes	Yes
<b>National Grand Bank</b>	\$15.00	\$1.00	None	\$0.75	None	Yes	Yes
<b>NationsHeritage Federal Credit Union</b>	\$5.00	3 free then \$1 per ck. (per visit)	None	None	None	Yes	No
<b>NationsHeritage Federal Credit Union</b>							

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
			\$25 to earn dividends otherwise no	min.	None	None	None	
NationsHeritage Federal Credit Union	65 & over package	Checking		None	None	None		
NESC Federal Credit Union	Classic Share Draft	Checking	\$25.00	\$500.00	\$5.00	N/A	Unlimited	\$1.00
NESC Federal Credit Union	Basic Share Draft	Checking	0	0	0	N/A	Unlimited	\$1.00
New Bedford Credit Union	Free Share Draft	Checking	\$5.00	\$5.00	0	0	1st order of 150 free	0
New England United Methodist Federal Credit Union	Share Draft	Checking	\$25.00	\$25.00	Under \$300, \$3.00	0	0	\$20.00
Newburyport Five Cents Savings Bank	NOW Account	Checking	\$100.00	\$500.00	\$4.00	20	0	\$15.00
Newburyport Five Cents Savings Bank	Basic Checking Account	Checking	\$10.00	0	\$3.00	8 free, after \$1	8	\$15.00
Newburyport Five Cents Savings Bank	Lifeline Checking Account	Checking	\$10.00				Unlimited	\$10.00
Norfolk Community Federal Credit Union	Share Draft Account	Regular checking	\$10.00	\$300.00	\$7.00	N/A	0	\$20.00
					\$5.00 (waived with bal. over			
North Attleboro Federal Credit Union	Share Draft	Member checking	\$25.00	\$25.00	\$300)	0	Unlimited	\$15.00
North Brookfield Savings Bank	NOW		\$10.00	\$1.00	N/A	N/A	N/A	\$20.00
North Brookfield Savings Bank	Super NOW		\$500.00	\$1.00	N/A	N/A	N/A	\$20.00
North Brookfield Savings Bank	Money Market		\$500.00	\$1.00	N/A	N/A	N/A	\$20.00
North Brookfield Savings Bank	Premium Money Market	Tiered	\$10.00	\$1.00	N/A	N/A	N/A	\$20.00
					0 above min.	0 above min.,		
North Cambridge Co-operative Bank	NOW Account	Checking	\$500.00	\$500.00	\$1.00 below	\$.25 below	4	\$7.50
North Cambridge Co-operative Bank	Basic Checking Account	Checking	\$10.00	\$10.00	\$3.00	\$1.00	8	\$7.50
North Cambridge Co-operative Bank	ETA Account	Federal Benefits	None	\$0.00	\$3.00	None	Unlimited	\$7.50
North Easton Savings Bank	NOW Account	Checking	\$100.00	\$400.00	\$4.00	N/A	0	\$15.00
North Easton Savings Bank	Totally Free Checking	Checking	\$10.00	N/A	N/A	N/A	50	\$15.00
North Middlesex Savings Bank	Simply Free Checking	Checking	\$1.00	None	None	None	No Limit	\$25.00
					\$5.00 (waived with direct deposit and 18/65)			
North Middlesex Savings Bank	Basic Checking	Checking	\$1.00	None		None	No Limit	\$25.00

Financial Institution	Stop Payment Fee	Fee for Money Order	Customer Fee For Own Bank's ATM	Customer Fee For Other Bank's ATM	ATM Surcharge For Non-Customer	SUM ATM Program Member	MCBC Basic Banking For Massachusetts Participant
NationsHeritage Federal Credit Union							
NESC Federal Credit Union	\$15.00	\$1.25	N/A	\$1.00 waived 1st year	N/A	No	No
NESC Federal Credit Union	\$15.00	\$1.25	N/A	Same as above	N/A		
New Bedford Credit Union	\$20.00	\$6.00	\$2.66	0	\$3.00	Yes	No
New England United Methodist Federal Credit Union	\$20.00	0	0	0	0	No	No
Newburyport Five Cents Savings Bank	\$10.00	\$1.00	0	\$1.00	\$1.00	Yes	Yes
Newburyport Five Cents Savings Bank	\$10.00	\$1.00	N/A	POS \$.25, N/A	N/A		
Newburyport Five Cents Savings Bank	\$5.00	N/A	0	\$1.00	\$1.00		
Norfolk Community Federal Credit Union	\$15.00	\$1.00	N/A	\$0.50	N/A	No	No
North Attleboro Federal Credit Union	\$12.50	\$1.00	N/A	N/A	N/A	No	No
North Brookfield Savings Bank	\$10.00	N/A	None	\$1.00	None	Yes	Yes
North Brookfield Savings Bank	\$10.00						
North Brookfield Savings Bank	\$10.00						
North Brookfield Savings Bank	\$10.00						
North Cambridge Co-operative Bank	\$7.50	\$0.75	N/A	\$.75 w/d; \$.50 inquiry	N/A	Yes	Yes
North Cambridge Co-operative Bank	\$7.50	\$0.75	N/A	\$.75 w/d; \$.50 inquiry	N/A		
North Cambridge Co-operative Bank	\$7.50	\$0.75	N/A	ATM not available	N/A		
North Easton Savings Bank	\$15.00	\$2.00	0	\$0.75	\$1.00	Yes	Yes
North Easton Savings Bank	\$15.00	\$2.00	0	0	\$1.00		
North Middlesex Savings Bank	\$17.50	\$1.50	None	\$1.00	\$1.00	Yes	Yes
North Middlesex Savings Bank	\$17.50	\$1.50	None	\$1.00	\$1.00		

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
North Middlesex Savings Bank	Plus Checking	Checking	\$500.00	\$500.00	None	None	No Limit	\$25.00
North Middlesex Savings Bank	Life Line Checking	Checking	\$1.00	None	\$3.00	8 free, after \$1	8	\$25.00
North Shore Bank	NSB Free Checking	Checking	\$10.00	\$10.00	N/C	N/C	Unlimited	\$20.00
North Shore Bank	NSB Regular Checking	Checking	\$10.00	\$400.00	\$5, \$2 w/Direct Dep.	N/C	Unlimited	\$20.00
North Shore Bank	NSB Interest Checking	Checking	\$10.00	\$750.00	Same as above	\$0.25	None	\$20.00
North Shore Bank	NSB Gold Checking	Checking	\$10.00	\$5,000 combined avg. daily bal. in deposit accts.	\$15.00	None	Unlimited	\$20.00
Northampton Co-operative Bank	NOW Account	Checking	\$50.00	\$500.00	\$5.00	0	All	\$5.00
Northampton Co-operative Bank	Coop Gold NOW Account	Relationship Checking	\$50.00	\$5,000 aggregate deposit bal.	\$12.00	0	All	\$5.00
Northampton Co-operative Bank	Basic Checking	Non-Interest Checking	\$10.00	\$10.00	\$3.00	\$0.75	8	\$5.00
Northampton Co-operative Bank	Direct Deposit	Direct Deposit Checking	\$50.00	0	0	0	All	\$5.00
Northeastern University Federal Credit Union	NOW	Share Draft Check.	None	None	\$5.00 if under \$500	0	Unlimited	\$15.00
Northern Bank & Trust Company	Unlimited Account	Checking DDA	\$10.00	\$300.00	\$5 if min. bal. Not met	\$0.00	Unlimited	\$22.00
Northern Bank & Trust Company	No Minimum Account	Checking DDA	\$10.00	None	\$3.00	\$0.50 after 8 free checking trans.	8	\$22.00
Northern Bank & Trust Company	Northern NOW Account	NOW	\$10.00	\$1,000.00	\$10 if min. bal. Not met	\$0.25 after 15 trans.	15	\$22.00
Northern Bank & Trust Company	Money Market Investment Acct.	MMDA	\$10.00	\$1,000.00	\$10 if min. bal. not maintained	\$10.00 per excess transaction	6	\$22.00
Northern MA Telephone Workers Community Credit Union	Youth Account	Ages 17-23	\$1.00	\$1.00	N/A	N/A	Unlimited	\$20.00
Northern MA Telephone Workers Community Credit Union	Senior Account	Ages 60 and over	\$1.00	\$1.00	N/A	N/A	Unlimited	\$20.00

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
North Middlesex Savings Bank	\$17.50	\$1.50	None	\$1.00	\$1.00		
North Middlesex Savings Bank	\$17.50	\$1.50	None	\$1.00	\$1.00		
North Shore Bank	\$15.00	\$1.50	N/C	\$1.00 after 3	\$1.00	Yes	Yes
North Shore Bank	\$15.00	\$1.50	N/C	\$1 after 5 free	\$1.00		
North Shore Bank	\$15.00	\$1.50	N/C	Same as above	\$1.00		
North Shore Bank	\$15.00	None	None	None	\$1.00		
Northampton Co-operative Bank	\$15.00	\$3.00	0	5 free /stmt. cycle; after \$.75	\$1.50 (Non-SUM)	Yes	Yes
Northampton Co-operative Bank	\$15.00	\$3.00	0	0	\$1.50 (Non-SUM)		
Northampton Co-operative Bank	\$15.00	\$3.00	0	\$0.75	\$1.50 (Non-SUM)		
Northampton Co-operative Bank	\$15.00	\$3.00	0	5 free /stmt. Cycle; after \$.75	\$1.50 (Non-SUM)		
Northeastern University Federal Credit Union	\$7.50	N/A	N/A	\$0.60	N/A	No	No
Northern Bank & Trust Company	\$20.00	\$3.00	\$0.00	\$1.00	\$1 SUM mbrs. Are not chg.	Yes	Yes
Northern Bank & Trust Company	\$20.00	\$3.00	\$0.00	\$1.00	\$1 SUM mbrs. Are not chg.		
Northern Bank & Trust Company	\$20.00	\$3.00	\$0.00	\$1.00	\$1 SUM mbrs. Are not chg.		
Northern Bank & Trust Company	\$20.00	\$3.00	\$0.00	\$1.00	\$1 SUM mbrs. Are not chg.		
Northern Bank & Trust Company	\$20.00	\$3.00	\$0.00	\$1.00	\$1 SUM mbrs. Are not chg.		
Northern MA Telephone Workers Community Credit Union	\$10.00	\$0.50	N/A	N/A	No	Yes	No
Northern MA Telephone Workers Community Credit Union	\$10.00	N/A	N/A	N/A	No	Yes	No

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Northern MA Telephone Workers Community Credit Union	Free Checking	Netpay Direct Deposit	\$1.00	\$1.00	N/A	N/A	Unlimited	\$20.00
Northern MA Telephone Workers Community Credit Union	Minimum Balance	Minimum to Avoid	\$25.00	\$100.00	N/A	N/A	Unlimited	\$20.00
Northmark Bank	Direct Deposit Checking	Ck. For clients w/DD	None	None	None	None	Unlimited	\$20.00
Northmark Bank	Basic Checking	18/65 Checking	None	None	None	None	Unlimited	\$5.00
Northmark Bank	Basic NOW	18/65 NOW	None	None	None	\$1 fee is chgd. For each chk. in excess of 8 during stmt. cycle	8	\$20.00
Northmark Bank	MCBC Basic Checking	MCBC Checking	None	None	\$3.00	None	Unlimited	\$20.00
Northmark Bank	Student Checking	Student Checking	None	None	None	Unlimited if bal. is not below \$750 any day during cycle	Unlimited if bal. is not below \$750 any day during cycle	\$20.00
Northmark Bank	Personal Checking	Checking	None	\$750.00	\$5 if bal. is below \$750 any day during cycle	None	Unlimited	\$20.00
Northmark Bank	Flat Fee Checking	Checking	None	None	\$10.00	None	Unlimited	\$20.00
Northmark Bank	Personal NOW	NOW	None	\$1,500.00	\$6 if bal. is below \$1500 any day during cycle	\$1500 any day during cycle	Unlimited if bal. is not below \$1500 any day during cycle	\$20.00

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Northern MA Telephone Workers Community Credit Union</b>	\$10.00	\$0.50	N/A	N/A	No	Yes	No
<b>Northern MA Telephone Workers Community Credit Union</b>	\$10.00	\$0.50	N/A	N/A	No	Yes	No
<b>Northmark Bank</b>	\$15.00	\$3.00	None	None	\$0.75	Yes	Yes
<b>Northmark Bank</b>	None	\$3.00	If bal. in acct. is below \$1000 on any day during cycle, \$.75 charge per transaction	If bal. in acct. is below \$1000 on any day during cycle, \$.75 charge per transaction			
<b>Northmark Bank</b>	\$15.00	\$3.00	\$0.75	\$0.75			
<b>Northmark Bank</b>	\$15.00	\$3.00	None	None			
<b>Northmark Bank</b>			If bal. in acct. is below \$1000 on any day during cycle, \$.75 charge per transaction	If bal. in acct. is below \$1000 on any day during cycle, \$.75 charge per transaction			
<b>Northmark Bank</b>	\$15.00	\$3.00	None	None			
<b>Northmark Bank</b>	\$15.00	\$3.00	None	None			
<b>Northmark Bank</b>			If bal. in acct. is below \$2500 on any day during cycle, \$.75 charge per transaction	If bal. in acct. is below \$2500 on any day during cycle, \$.75 charge per transaction			
<b>Northmark Bank</b>	\$15.00	\$3.00					

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Northmark Bank	Northmark Moneyfund	NOW	None	\$7,500.00	\$10 if bal. is below \$7500 any day during cycle	None	Unlimited No more than 3 transfers by check per cycle	\$20.00
Northmark Bank	Personal Moneymarket	Money Market	None	\$1,500.00	\$6 if bal. is below \$1500 any day during cycle	None	allowed.	\$20.00
Norwood Co-operative Bank	Convenience Checking	No Interest	\$10.00	\$10.00	\$4.00	\$0.00	Unlimited	\$15.00
Norwood Co-operative Bank	Investment NOW Account	Interest	\$10.00	\$10.00	\$5.00	\$0.00	Unlimited	\$15.00
Norwood Co-operative Bank	Prestige NOW Account	High Interest	\$10.00	\$10.00	\$15.00	\$0.00	Unlimited	\$15.00
Norwood Co-operative Bank	18/65	<19 over 65 years	\$10.00	\$10.00	\$5.00	\$0.00	Unlimited	\$5.00
Notre Dame Community Federal Credit Union	NOW	Member Account	\$5.00	None	None	None	N/A	\$11.00
Ocean Spray Employees Federal Credit Union	Regular Checking	Checking	\$5.00	\$5.00	\$2.50 - None if on direct deposit	0	Free	\$15.00
OneUnited Bank	NOW Checking	Checking	\$1,000.00	\$1,000.00	\$8.00	\$0.25	All cks. free if min. balance maintained	\$20.00
OneUnited Bank	Super NOW Checking	Checking	\$2,000.00	\$2,000.00	\$8.00	\$0.25	Same as above	\$20.00
OneUnited Bank	Regular Checking	Checking	\$100.00	No Interest	\$5.00	\$0.25	\$0.25	\$20.00
OneUnited Bank	Special Checking	Checking	\$300.00	No Interest	\$6.00	\$0.25	All cks. Free if min. balance maintained	\$20.00
Our Lady of the Angels Federal Credit Union	NOW	Member	\$5.00	\$1.00	\$4.00	N/A	N/A	\$15.00

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Northmark Bank</b>	\$15.00	\$3.00	None	None			
<b>Northmark Bank</b>	\$15.00	\$3.00	If bal. In acct. is below	If bal. In acct. is below			
<b>Norwood Co-operative Bank</b>	\$15.00	\$2.00	\$0.00	\$0.00		Yes	No
<b>Norwood Co-operative Bank</b>	\$15.00	\$2.00	\$0.00	\$0.00			
<b>Norwood Co-operative Bank</b>	\$15.00	\$2.00	\$0.00	\$0.00			
<b>Norwood Co-operative Bank</b>	\$5.00	\$2.00	\$0.00	\$0.00			
<b>Notre Dame Community Federal Credit Union</b>	\$5.00	\$0.75	None	1st 3 per month free, after \$1.00	None	No	No
<b>Ocean Spray Employees Federal Credit Union</b>	\$10.00	\$0.75	NA	\$1.00	N/A	No	No
<b>OneUnited Bank</b>	\$20.00	\$2.00	N/A	\$1.00 if more than 4 trans.	N/A	No	No
<b>OneUnited Bank</b>	\$20.00	\$2.00	N/A	\$1.00 if more than 4 trans.			
<b>OneUnited Bank</b>	\$20.00	\$2.00	N/A	\$1.00 if more than 4 trans.			
<b>OneUnited Bank</b>	\$20.00	\$2.00	N/A	\$1.00 if more than 4 trans.			
<b>Our Lady of the Angels Federal Credit Union</b>	\$15.00	\$1.25	N/A	N/A	N/A	No	No

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Pentucket Bank	Basic Checking	Basic Checking	\$10.00	None	\$3.00	\$1.00 over 8	8	\$20.00
Pentucket Bank	Personal Checking	Student Account	\$10.00	None	None	None	All	\$5.00
Pentucket Bank	Personal Checking	Senior Account	\$10.00	None	None	None	All	\$5.00
Pentucket Bank	Personal Checking	Direct Deposit	\$10.00	None	None	None	All	\$20.00
Pentucket Bank	Personal Checking	New MTG. Customer	\$10.00	None	None	None	20	\$20.00
Pentucket Bank	Personal Checking	Checking	\$10.00	\$200.00	\$5 below min. bal.	\$0.25 over 20	20	\$20.00
Pentucket Bank	Consumer NOW Account	NOW Account	\$10.00	\$500.00	Same as above	Same as above	20	\$20.00
Peoples Community Credit Union	NOW Account	Checking for all mbrs.	\$5.00	0	0	0	Unlimited	1st 2 checks free, after \$10 (\$15 if check bounces)
PeoplesBank	Prestige Checking	Checking	\$10.00	None	\$10.00 (no charge 18/65)	None	Unlimited	\$20.00
PeoplesBank	Direct Deposit Checking	Checking	\$10.00	None	\$10.00 (no charge with direct deposit)	None	Unlimited	\$20.00
PeoplesBank	Basic Checking	Checking	\$10.00	None	\$3.00	\$0.15 after 1st 10	10 free	\$20.00
Pilgrim Bank	NOW Plus Checking	NOW	\$10.00	0	None	None	N/A	\$15.00
Pittsfield Co-operative Bank	Direct Deposit NOW	NOW	\$100	0	None	None	N/A	\$15.00
Pittsfield Co-operative Bank	Regular NOW	NOW	\$100	\$1000	\$5	\$0.20	15	\$15.00
Pittsfield Co-operative Bank	Direct Deposit NIBA	NIBA	\$100	0	None	None	N/A	\$15.00
Pittsfield Co-operative Bank	Regular NIBA	NIBA	\$100	\$300	\$5	\$0.20	15	\$15.00
Pittsfield Co-operative Bank	College NIBA	Student	\$10	0	None	None	N/A	\$15.00
Pittsfield Co-operative Bank	Basic Banking	NIBA	\$10	0	\$3.00	\$1.00	8	\$15.00
Pittsfield Municipal Federal Credit Union	Share Draft	Checking	None	None	\$4.00	None	All	\$12.00
Pittsfield Municipal Federal Credit Union	Share Draft	Checking	None	Direct Deposit	0	None	All	\$12.00
Polish National Credit Union	NOW Account	Checking	\$25.00	\$10.00	\$2.00	\$0.10	All free if bal. maintained	\$10.00
Polish National Credit Union	Cost Less NOW	No fee checking	\$25.00	\$10.00	None	None	All free	\$10.00

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Pentucket Bank</b>	\$20.00	\$2.50	None	\$1.00	\$1.25	Yes	Yes
<b>Pentucket Bank</b>	None	None	None	\$1.00	\$1.25	Yes	Yes
<b>Pentucket Bank</b>	None	None	None	\$1.00	\$1.25	Yes	Yes
<b>Pentucket Bank</b>	\$20.00	\$2.50	None	\$1.00	\$1.25	Yes	Yes
<b>Pentucket Bank</b>	\$20.00	\$2.50	None	\$1.00	\$1.25	Yes	Yes
<b>Pentucket Bank</b>	\$20.00	\$2.50	None	\$1.00	\$1.25	Yes	Yes
<b>Pentucket Bank</b>	\$20.00	\$2.50	None	\$1.00	\$1.25	Yes	Yes
<b>Peoples Community Credit Union</b>	\$10.00	\$0.75	Do not have ATMs	0	N/A	Yes	No
<b>PeoplesBank</b>	\$15.00	\$2.00	0	None	None	Yes	No
<b>PeoplesBank</b>	\$15.00	\$2.00	0	None	None		
<b>PeoplesBank</b>	\$15.00	\$2.00	0	\$1.00	0		
<b>Pilgrim Bank</b>	\$15.00	\$0.75	0	0	0	Yes	No
<b>Pittsfield Co-operative Bank</b>	\$15.00	\$1.00	0	0	0	Yes	Yes
<b>Pittsfield Co-operative Bank</b>	\$15.00	\$1.00	0	0	0		
<b>Pittsfield Co-operative Bank</b>	\$15.00	\$1.00	0	0	0		
<b>Pittsfield Co-operative Bank</b>	\$15.00	\$1.00	0	0	0		
<b>Pittsfield Co-operative Bank</b>	\$15.00	\$1.00	0	0	0		
<b>Pittsfield Co-operative Bank</b>	\$15.00	\$1.00	0	0	0		
<b>Pittsfield Municipal Federal Credit Union</b>	\$10.00	\$0.75	N/A	8 free month	None	Yes	No
<b>Pittsfield Municipal Federal Credit Union</b>	\$10.00	\$0.75	N/A	8 free month	None		
<b>Polish National Credit Union</b>	\$5.00	\$0.40	0	\$.75 (withdrew inq.) \$.50	0	Yes	No
<b>Polish National Credit Union</b>	\$5.00	\$0.40	0	\$.75; \$.50	0		

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
<b>Postal Community Credit Union</b>	Share Draft Account	Checking	None	None	None	None	One free box, economy checks/year	\$10.00
	Totally Free Checking	Checking	\$10.00	0	0	0	Unlimited	\$22.00
<b>RAH Federal Credit Union</b>	Regular check account		Cost of checks order	None	None	None	None	\$5.00 per qtr.
<b>Randolph Savings Bank</b>	Free checking	Non-interest bearing	\$10.00	None	None	None	N/A	\$20.00
<b>Randolph Savings Bank</b>	Interest checking	Interest bearing	\$100.00	\$500.00	\$6 if bal. falls below min., waived for 65+ or direct deposit	None	N/A	\$20.00
<b>Randolph Savings Bank</b>	Super NOW Checking	Interest bearing	\$2,500.00	\$2,500.00	\$10 if bal. falls below \$2500	None	N/A	\$20.00
<b>Randolph Savings Bank</b>	Choice checking & Lifestyles 50	Interest bearing	\$100.00	\$100.00	\$8 if bal. falls below \$100	None	N/A	\$20.00
<b>Randolph Savings Bank</b>	Choice checking & Lifestyles 50+	Interest bearing	\$100.00	None	\$5, \$4 for lifestyles 50+	None	N/A	\$20.00
<b>Randolph Savings Bank</b>	Relationship Checking	Relationship of \$5,000.00	\$5,000.00	\$5,000 combo w/direct deposit	\$8 if bal. falls below \$5000	None	N/A	\$20.00
<b>Randolph Savings Bank</b>	President's Club Checking	Relationship of \$10,000	\$10,000.00	\$10,000 combo with any 3 acct.	\$8 if bal. falls below \$10,000	None	N/A	\$20.00
<b>Reading Co-operative Bank</b>	Value Checking	Personal	\$10.00	None	None	None	Unlimited	\$25.00
<b>Reading Co-operative Bank</b>	Value NOW Checking	Personal	\$10.00	\$500.00	\$10 waived w/bal. >\$500		Unlimited	\$25.00
<b>Reading Co-operative Bank</b>	Money Market Deposit Account	Personal	\$2,500.00	None	\$10 waived w/bal. >\$2500	>\$3 = \$5.00 per check	Three	\$25.00
<b>Reading Co-operative Bank</b>	Value Checking	18/65	\$10.00	None	None	None	Unlimited	\$5.00
<b>River Works Credit Union</b>	Share Draft Account	Checking	\$20.00	None	None	None	None	\$3.00

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Postal Community Credit Union</b>	\$15.00	\$2.00	None	None	\$1.00	Yes	No
<b>Provident Bank</b>	\$10.00	\$1.00	None	\$1.00	\$1.00	Yes	Yes
<b>RAH Federal Credit Union</b>	\$10.00	\$1.00	1st 3 mo. free, \$1.00 POS	NA	No	No	No
<b>Randolph Savings Bank</b>	\$15.00	\$.50 for 55+ \$1.00 for anyone else	None	\$1.00	\$1.00	Yes	Yes
<b>Randolph Savings Bank</b>	\$15.00	\$.50 for 55+ \$1.00 for anyone else	None	\$1.00	\$1.00		
<b>Randolph Savings Bank</b>	\$15.00	\$.50 for 55+ \$1.00 for anyone else	None	\$1.00	\$1.00		
<b>Randolph Savings Bank</b>	\$15.00	\$.50 for 55+ \$1.00 for anyone else	None	\$1.00	\$1.00		
<b>Randolph Savings Bank</b>	\$15.00	\$.50 for 55+ \$1.00 for anyone else	None	\$1.00	\$1.00		
<b>Randolph Savings Bank</b>	\$15.00	\$.50 for 55+ \$1.00 for anyone else	None	\$1.00	\$1.00		
<b>Randolph Savings Bank</b>	\$15.00	\$.50 for 55+ \$1.00 for anyone else	None	\$1.00	\$1.00		
<b>Reading Co-operative Bank</b>	\$10.00	\$1.00	No fee debit card	0	\$1.00	Yes	Yes
<b>Reading Co-operative Bank</b>	\$10.00	\$1.00	No fee debit card	0	\$1.00		
<b>Reading Co-operative Bank</b>	\$10.00	\$1.00	N/A	N/A	N/A		
<b>Reading Co-operative Bank</b>	No Fee	\$1.00	No Fee	No Fee	\$1.00		
<b>River Works Credit Union</b>	\$12.00	\$2.00	8 free trans.per month; \$0.35 per transaction thereafter	\$1.00	None	Yes	No

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Rockland Trust Company	Classic Choice Checking	Check. W/int.	\$50.00	\$1.00	\$15 (\$7,500 combined bal. to avoid monthly fee.)	0	Unlimited	\$20.00
Rockland Trust Company	65+ Checking	Sr. citizen cking. W/no min. bal. Required or mo. fee Unlimited check writing & no limit on # of deposits and withdrawals	\$50.00	\$1.00	0	0	Unlimited	\$5.00
Rockland Trust Company	No Minimum Checking		\$50.00	\$1.00	\$10.00	0	Unlimited	\$20.00
Rockland Trust Company	Low-Cost Checking	Student & MCBA Check. Checking w/no limit or fees on the # of checks, withdrawals, or deposits, regardless of balance	\$50.00	\$1.00	\$2.50	\$1/ck. Over 10 per stmt. cycle	10/stmt. cycle	\$20.00
Rockland Trust Company	Traditional Checking		\$50.00	\$1.00	\$12 (\$2,000 combined bal. to avoid mo. Fee)	0	Unlimited	\$20.00
Rockport National Bank	Minimum balance checking	Checking	\$10.00	\$100.00	\$7 if below min. bal.	None	Unlimited	\$15.00, student and preferred \$5.00
Rockport National Bank	NOW Checking	Interest earning	\$10.00	\$500.00	\$5 if below min. bal.	None	Unlimited	\$15.00, student and preferred \$5.00
Rockport National Bank	Student Checking	Checking	\$10.00	\$10.00	\$-	None	Unlimited	\$5.00
Rockport National Bank	Preferred Checking 62+	Checking	\$10.00	\$10.00	\$-	None	Unlimited	\$5.00
Rockport National Bank	Money Market	Checking	\$10.00	\$2,500.00	\$10 if below \$2,500 min. bal.	None	Limited to 3 per month	\$15.00
Salem Five Cents Savings Bank	Personal Checking Account	DDA	\$10.00	None	\$6.00	N/A	All Free	\$20.00
Salem Five Cents Savings Bank	Personal Checking w/ Interest	NOW	\$10.00	\$1,000.00	\$9.00	N/A	All Free	\$20.00
Salem Five Cents Savings Bank	Lifeline Checking	DDA	\$10.00	None	\$3.00	\$1.00	10	\$20.00

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Rockland Trust Company</b>	\$20.00	0	0	0	\$0.75	Yes	Yes
<b>Rockland Trust Company</b>	0	0	0	\$1.00			
<b>Rockland Trust Company</b>	\$20.00	\$2.50	0	\$1.00			
<b>Rockland Trust Company</b>	\$20.00	\$2.50	0	\$1.00			
<b>Rockland Trust Company</b>	\$20.00	\$2.50	0	\$1.00			
<b>Rockport National Bank</b>	\$15.00	\$2.00	None	\$1.00	\$1.00 if not mbr. Of SUM	Yes	No
<b>Rockport National Bank</b>	\$15.00	\$2.00	None	\$1.00	\$1.00 if not mbr. Of SUM		
<b>Rockport National Bank</b>	\$15.00	\$2.00	None	\$1.00	\$1.00 if not mbr. Of SUM		
<b>Rockport National Bank</b>	\$15.00	\$2.00	None	\$1.00	\$1.00 if not mbr. Of SUM		
<b>Rockport National Bank</b>	\$15.00	\$2.00	None	\$1.00	\$1.00 if not mbr. Of SUM		
<b>Salem Five Cents Savings Bank</b>	\$20.00	\$3.00	\$0.00	\$1.25	\$1.00	Yes	Yes
<b>Salem Five Cents Savings Bank</b>	\$20.00	\$3.00	\$0.00	\$1.25	\$1.00		
<b>Salem Five Cents Savings Bank</b>	\$20.00	\$3.00	\$0.00	\$1.25	\$1.00		

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Salem Five Cents Savings Bank	Homebanking Checking	DDA	\$100.00	None	None	\$1.00	10	\$20.00
Salem Five Cents Savings Bank	Homebanking Checking w/Interest	NOW	\$100.00	\$2,500.00 (average)	\$15.00	\$1.00	10	\$20.00
Salem Five Cents Savings Bank	Elite Checking	NOW	\$5,000.00	\$5,000.00 (average)	\$15.00	N/A	All Free	\$20.00
Salem Five Cents Savings Bank	Free Homebanking Checking	NOW	\$100.00	None	None	N/A	All Free	\$20.00
Salem Five Cents Savings Bank	On The Job Checking	DDA	\$10.00	None	\$6.00 (free with direct deposit)	N/A	All Free	\$20.00
Santo Christo Federal Credit Union	Share Draft	Checking	\$25.00	\$25.00	\$2.00	0	0	0
Santo Christo Federal Credit Union	Share Draft	Checking	\$25.00	\$200.00				
Saugus Bank, a Co-operative Bank	Select I	NOW Acct. 1% int.	\$25.00	\$10 to earn int. \$500 to waive fees	\$3.00 if min. bal. not maintained	\$0.30 if min. bal. not maintained	Unlimited if \$500 bal. maintained	\$15.00
Saugus Bank, a Co-operative Bank	Select II	Free checking	\$10.00	None	None	None	Unlimited	\$15.00
Saugus Federal Credit Union	Share Draft	Checking	\$5.00	No	1.00%	No fee \$.25 if bal. Goes below \$200 during month.		\$14.00
Savers Co-operative Bank	NOW Account	Regular	\$10.00	\$10 to obtain APY	0	Maintain bal. 25 free.	25 w/\$200 bal.	\$20.00
Savers Co-operative Bank	NOW 55	Over 65	\$10.00	\$10 to obtain APY	0	0	All	0
Scituate Federal Bank	Freedom Checking	Free Checking	\$25.00	0	None	None	None	\$25.00

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Salem Five Cents Savings Bank</b>	\$20.00	\$3.00	\$0.00	\$0.50 after 20	\$1.00		
<b>Salem Five Cents Savings Bank</b>	\$20.00	\$3.00	\$0.00	\$0.50 after 20	\$1.00		
<b>Salem Five Cents Savings Bank</b>	\$20.00	\$3.00	\$0.00	\$1.25	\$1.00		
<b>Salem Five Cents Savings Bank</b>	\$20.00	\$3.00	\$0.00	\$0.00	\$1.00		
<b>Salem Five Cents Savings Bank</b>	\$20.00	\$3.00	\$0.00	\$1.25 after 5	\$1.00		
<b>Santo Christo Federal Credit Union</b>	\$10.00	\$1.50	N/A	N/A	N/A	No	No
<b>Santo Christo Federal Credit Union</b>							
<b>Saugus Bank, a Co-operative Bank</b>	\$15.00	1 free per day, after \$1.50.	No charge	\$1.00	None	Yes	Yes
<b>Saugus Bank, a Co-operative Bank</b>	\$15.00	1 free per day, after \$1.50.	No charge	\$1.00	None		
<b>Saugus Federal Credit Union</b>	\$14.00					Yes	No
<b>Savers Co-operative Bank</b>	\$7.50	\$1.00	0	\$1.00	\$1.00	Yes	Yes
<b>Savers Co-operative Bank</b>	\$7.50	\$1.00	0	\$1.00	\$1.00		
<b>Scituate Federal Bank</b>	\$20.00	\$2.00	None	\$0.75	\$0.75	Yes	Yes (Checking)

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
							First 50 free, paycheck directly deposited, all subsequent free	
<b>Scituate Federal Bank</b>	Ultimate Access Checking	Relationship Checking	\$25.00	\$5,000 combined deposit relationship to waive \$15 monthly fee	\$5,000 combined deposit relationship to waive \$15 monthly fee	None	free	\$25.00
<b>Seamen's Bank</b>	No-Interest Basic Checking	Basic Checking	\$1.00	\$500.00	\$5.00 < min.	None	Starter Kit	\$15.00
<b>Seamen's Bank</b>	NOW Checking	NOW	\$1.00	\$1,000.00	\$5.00 < min.	None	Starter Kit	\$15.00
							Free Wallet style checks	
<b>Seamen's Bank</b>	Student/Over 65	Basic Checking	\$1.00	None	None	Nonw	50	None
<b>Seaport Credit Union</b>	NOW	Basic checking Interest Bearing	\$15.00	\$400.00	\$4.00	0	50	\$15.00
<b>Secure Credit Union</b>	Access Share Draft Checking	NOW Account	0	0	0	0	N/A	10
<b>Security Federal Savings Bank</b>	Right Now Account	Passbook NOW	\$100.00	\$300.00	\$5.00	N/A	N/A	\$15.00
<b>Security Federal Savings Bank</b>	Statement Checking Account	Statement	\$100.00	\$700.00	\$3.00	\$0.25	N/A	\$15.00
<b>Security Federal Savings Bank</b>	Basic Checking Account	Statement	\$0.00	\$10.00	N/A	N/A	N/A	\$15.00
<b>Sharon Co-operative Bank</b>	Now	N.O.W	100	25	3	0	all	25
<b>Sharon Co-operative Bank</b>	No Interest checking	No Interest Checking	100	25	0	0	all	25
							3 per month	
<b>Sharon Co-operative Bank</b>	Special Money Market Account	Money market	2500	25	0	0	month	25
<b>Sharon Credit Union</b>	Completely Free Checking	checking	\$0.00	0	0	0	50	\$15.00
<b>Sharon Credit Union</b>	Super Now Account	checking	\$500.00	\$500.00	\$5.00	0	0	\$15.00
<b>SJB Federal Credit Union</b>	Share Draft	Reg. Checking	\$50.00	\$50.00	\$2.00	0	0	0
<b>Somerset Federal Credit Union</b>	Checking	DDA	\$5.00	\$1.00	0	0	200	\$10.00
<b>Somerville Municipal Federal Credit Union</b>	Share Draft	Checking	\$25.00	\$25.00	0	0	No limit	\$10.00
<b>South Adams Savings Bank</b>	Totally Free Checking	Checking	\$10.00	\$10.00	0	0	0	\$16.00
					\$6.00 if bal.			
<b>South Adams Savings Bank</b>	Low Minimum Interest Checking	Checking	\$10.00	\$10.00	<\$500.00	0	0	\$16.00

Financial Institution	Stop Payment Fee	Fee for Money Order	Customer Fee For Own Bank's ATM	Customer Fee For Other Bank's ATM	ATM Surcharge For Non-Customer	SUM ATM Program Member	MCBC Basic Banking For Massachusetts Participant
Scituate Federal Bank	\$20.00	\$2.00	None	First 10 free; then \$0.75	\$0.75	Yes	Yes (Checking)
Seamen's Bank	\$15.00	\$1.50	None	\$1.00	\$1.00	Yes	No
Seamen's Bank	\$15.00	\$1.50	None	\$1.00	\$1.00	Yes	
Seamen's Bank	None	\$1.50	None	\$1.00	\$1.00	Yes	
Seaport Credit Union	\$10.00	\$1.50	0	0	0	Yes	No
Secure Credit Union	5	1	N/A	Checking - None Savings - \$0.50	N/A	Yes	No
Security Federal Savings Bank	\$15.00	\$1.00	0	\$1.25	\$1.25	Yes	Yes
Security Federal Savings Bank	\$15.00	\$1.00	0	\$1.25	\$1.25	Yes	Yes
Security Federal Savings Bank	\$15.00	\$1.00	0	\$1.25	\$1.25	Yes	Yes
Sharon Co-operative Bank	20	1	0	1	0	Yes	No
Sharon Co-operative Bank	20	1	0	1	0		
Sharon Co-operative Bank	20	1	0	1	0		
Sharon Credit Union	\$15.00	\$2.00	0	\$0.75	0	Yes	No
Sharon Credit Union	\$15.00	\$2.00	0	\$0.75	0		
SJB Federal Credit Union	\$10.00	\$0.75	0	\$0.50	\$1.00	No	No
Somerset Federal Credit Union	\$10.00	\$0.40	None	\$0.50	None	Yes	No
Somerville Municipal Federal Credit Union	\$5.00	\$0.50	N/A	\$1.00	N/A	No	No
South Adams Savings Bank	\$10.00		0	\$1.00	0	Yes	Yes
South Adams Savings Bank	\$10.00						

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
South Adams Savings Bank	Unlimited Interest Checking	Checking	\$10.00	\$10.00	\$4.00	0	5 Free	\$16.00
South Adams Savings Bank	Economy Interest Checking	Checking	\$10.00	\$10.00	0	\$0.20	0	\$16.00
South Adams Savings Bank	50+ Free Interest Checking	Checking	\$10.00	\$10.00	0	0	0	\$16.00
South Adams Savings Bank	VIP Free Interest Checking	Checking	\$10.00	\$10.00	0	0	0	\$16.00
South Adams Savings Bank	Wall Street Checking	Checking	\$10.00	\$10.00	\$8.00 if bal <\$1,000.00	0	0	\$16.00
South Coastal Bank	Free Checking Account	Free Checking	\$10	\$0	\$0	\$0	All	\$18.00
South Coastal Bank	NOW Account	NOW Account	\$10	\$10	\$6.00	\$0	All	\$18.00
South Shore Co-operative Bank	Wall Street Checking	Tiered Interest; no svcs. fee with dircect deposit	\$50.00 \$50.00 (no min. required after opening acct.)	\$1,000.00	\$15.00	None	N/A	\$20.00
South Shore Co-operative Bank	VIP Checking	Interest	\$50.00*** \$50.00 (no min. required after opening acct.)	55 yrs. Or older	\$10.00	None	N/A	\$20.00
South Shore Co-operative Bank	55+ Checking	Interest bearing	\$50.00*** \$50.00 (no min. required after opening acct.)	55 yrs. Or older	None	None	N/A	\$20.00
South Shore Co-operative Bank	Totally Free Checking			None	None	None	N/A	\$20.00
South Shore Savings Bank	Basic Checking Account	Checking	\$10.00	\$10.00	\$3.00	Over 8/mo. \$1 each	8	\$20.00
South Shore Savings Bank	Direct Checking Account	Checking	\$10.00	\$10.00	0	0		\$20.00
South Shore Savings Bank	No Minimum Balance Checking	Checking	\$10.00	\$10.00	\$6.00	0		\$20.00
South Shore Savings Bank	Personal Checking Account	Checking	\$10.00	\$500.00	\$5 if under min.	\$0.30		\$20.00
South Shore Savings Bank	NOW Checking Account	Checking	\$10.00	\$1,000.00	\$5 if under min.			\$20.00
Southbridge Credit Union	NOW Account	Checking	\$10.00	0	0	0	50	\$20.00
Southbridge Credit Union	Super NOW Account	Checking	\$2,500.00	\$2,500.00 to earn interest	\$5.00 balance below \$2,500.00	\$0.20 balance below \$500.00	0	\$20.00

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
South Adams Savings Bank	\$10.00						
South Adams Savings Bank	\$10.00						
South Adams Savings Bank	\$10.00						
South Adams Savings Bank	\$10.00						
South Adams Savings Bank	\$10.00						
South Coastal Bank	\$20.00	\$2.00	\$0	\$0	\$0	Yes	Yes
South Coastal Bank	\$20.00	\$2.00	\$0	\$0.75	\$0		
South Shore Co-operative Bank	\$20.00	\$3.00	0	\$1.00	\$1.00	Yes	Yes
South Shore Co-operative Bank	\$20.00	\$3.00	0	First 3 trans. Free at other banks ATMs, after \$1	\$1.00		
South Shore Co-operative Bank	\$20.00	\$3.00	0	First 3 trans. Free at other banks ATMs, after \$1	\$1.00		
South Shore Co-operative Bank	\$20.00	\$3.00	0	\$1.00	\$1.00		
South Shore Savings Bank	\$15.00	\$2.00	0	\$1.00	\$1 if not in SUM network	Yes	Yes
South Shore Savings Bank	\$15.00	\$2.00	0	\$1.00	\$1 if not in SUM network		
South Shore Savings Bank	\$15.00	\$2.00	0	\$1.00	\$1 if not in SUM network		
South Shore Savings Bank	\$15.00	\$2.00	0	\$1.00	\$1 if not in SUM network		
Southbridge Credit Union	\$5.00	\$1.00 per order	0	\$1.00	0	Yes	No
Southbridge Credit Union	\$5.00	\$1.00 per order	0	\$1.00	0	Yes	No

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Southbridge Savings Bank	Combination checking	Checking	\$25.00	\$0.01	None	None	All	\$20.00
Southern Mass Credit Union	Share Draft	NOW Checking	\$25.00	0	None	None	None	\$20.00
Sovereign Bank New England	Basic Checking	Entry Level DDA	\$25.00	none	\$2.50	\$0.75	10	\$25.00
Sovereign Bank New England	Access Checking	Self-service DDA	\$10.00	none	\$6.75, \$4.75 w/direct deposit	\$0.50	20	\$25.00
Sovereign Bank New England	Performance Checking	Mass Market DDA	\$10.00	\$1,500 DDA OR \$4,000 DDA/Savings combined	\$8.00, \$6.00 w/direct deposit	\$0.25	50 if min. bal maintained, \$.50 after 50 debit trans.	\$25.00
Sovereign Bank New England	Performance Checking w/ Interest	Mass Market DDA	\$10.00	\$2,000 DDA OR \$4,000 DDA/Savings combined	\$8.00, \$6.00 w/direct deposit \$4.00 (waived with direct deposit) \$4.00 (waived with direct deposit)	\$0.25	50 if min. bal. maintained, \$.50 after 50 debit trans.	\$25.00
Spencer Savings Bank	Super NOW	Checking	\$1,000.00	\$1,000.00	\$4.00 (waived with direct deposit)	None	None	\$15.00
Spencer Savings Bank	Regular NOW	Checking	\$50.00	None	\$4.00 (waived with direct deposit)	\$0.20	None	\$15.00
Spencer Savings Bank	Bonus	Checking	\$50.00	None	\$7.00	None	200	\$15.00
Spencer Savings Bank	Bonus Gold	Checking	\$50.00	None	\$5.00	None	All	\$15.00
St. Annes Credit Union of Fall River	NOW Account	Consumer,	\$5.00	None	None	None	Consumer,	Lifeline 18-65 - \$5

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Southbridge Savings Bank</b>	\$20.00	\$1.00	None	None	\$1.00	Yes	Yes
<b>Southern Mass Credit Union</b>	\$10.00	\$2.00	8 free; \$1 each over 8	None	None	Yes	No
<b>Sovereign Bank New England</b>	\$20.00	\$3.00	none	\$1.25	\$0.75	No	Yes
<b>Sovereign Bank New England</b>	\$20.00	\$3.00	none	\$1.25	\$0.75		
<b>Sovereign Bank New England</b>	\$20.00	\$3.00	none	\$1.25	\$0.75		
<b>Sovereign Bank New England</b>	\$20.00	\$3.00	none	\$1.25	\$0.75		
<b>Spencer Savings Bank</b>	\$15.00	\$1.50	None	\$1.00	\$1.00	Yes	No
<b>Spencer Savings Bank</b>	\$15.00	\$1.50	None	\$1.00	\$1.00		
<b>Spencer Savings Bank</b>	\$15.00	\$1.50	None	\$1.00	\$1.00		
<b>St. Annes Credit Union of Fall River</b>	Lifeline 18-65 - \$5	Member - \$1.25	None	None	None	Yes	No

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
		Lifeline 18-65, DBA all checking			DBA - \$5.00 if bal. falls below \$300	DBA - \$.15 per check	Organiz., Lifeline, 18/65 all free, DBA all \$.15	Others - \$15.00
<b>St. Annes Credit Union of Fall River</b>	Share Draft	Checking	\$25.00	\$200.00	0	35	0	\$10.00
<b>St. Anthony of Padua Federal Credit Union</b>	Share Draft	Checking	\$5.00	\$5.00	\$2.00	N/A	150	\$15.00
<b>St. Dominic's Federal Credit Union</b>	Share Draft	Checking	\$5.00	\$5.00	\$2.00	N/A	150	\$15.00
<b>St. Jean's Credit Union</b>	NOW account	Basic Checking	\$5.00	\$0.00	\$0.00	\$0.00	0	\$15.00
<b>St. Mary's Credit Union</b>	Checking	Checking	\$25.00	0	0	0	200	\$3.00
				\$300 to earn interest				
<b>St. Michael's Federal Credit Union</b>	Share Draft	Checking	\$10 - \$25		\$3.00	N/A	N/A	\$10-\$25
<b>St. Vincent Hospital Credit Union</b>	NOW	Checking	None	None	None	None	N/A	\$5.00
<b>STCU Credit Union</b>	NOW	Basic Check. NOW	0	0	None	None	50 free	\$10.00
<b>Stoneham Savings Bank</b>	Basic Checking	Personal checking	\$10.00	\$500.00	\$4.00	N/A	Unlimited	\$15.00
<b>Stoneham Savings Bank</b>	NOW Checking	Personal checking	\$10.00	\$1,000.00	\$4.00	N/A	Unlimited	\$15.00
<b>Stoneham Savings Bank</b>	Bulldog Checking	Personal checking	\$10.00	\$10.00	\$0.00	N/A	Unlimited	\$15.00
							Unlimited	
<b>StonehamBank</b>	Select Checking	Personal Checking	\$10.00	\$0.00	\$0	\$0	Checkwritng	\$20.00
							Unlimited	
<b>StonehamBank</b>	Value Checking	Personal Checking	\$10.00	\$0.00	\$6.00	\$0	Checkwritng	\$20.00
							Unlimited	
<b>StonehamBank</b>	Classic Checking	Personal Checking	\$10.00	\$500.00	\$7.00	\$0	Checkwritng	\$20.00
							Unlimited	
<b>StonehamBank</b>	Choice Checking	Personal Checking	\$10.00	\$1,000.00	\$8.00	\$0	Checkwritng	\$20.00
							Unlimited	
<b>StonehamBank</b>	Premier Checking	Senior Personal Checking	\$10.00	\$0.00	\$0	\$0	Checkwritng	\$20.00

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>St. Annes Credit Union of Fall River</b>	Others - \$15.00	Non-member - \$2.00					
<b>St. Anthony of Padua Federal Credit Union</b>	\$7.50	\$1.00	N/A	0	N/A	No	No
<b>St. Dominic's Federal Credit Union</b>	\$7.50	\$1.00	N/A	N/A	N/A	No	No
<b>St. Jean's Credit Union</b>	\$10.00	\$1.00	\$0.50	\$0.50	\$1.00	No	No
<b>St. Mary's Credit Union</b>	\$10.00	0	0	0	0	Yes	No
<b>St. Michael's Federal Credit Union</b>	\$5.00	N/A	N/A	N/A	N/A	No	No
<b>St. Vincent Hospital Credit Union</b>	\$10.00	\$1.00	N/A	N/A	N/A	No	No
<b>STCU Credit Union</b>	\$5.00	None	N/A	None	N/A	Yes	No
<b>Stoneham Savings Bank</b>	\$15.00	\$1.00	0	\$1.00	0	Yes	Yes
<b>Stoneham Savings Bank</b>	\$15.00	\$1.00	0	\$1.00	0		
<b>Stoneham Savings Bank</b>	\$15.00	\$1.00	0	0	0		
<b>StonehamBank</b>	\$15.00	\$2.00	\$0	\$0.00	\$1.00	Yes	Yes
<b>StonehamBank</b>	\$15.00	\$2.00	\$0.00	\$1.00	\$1.00		
<b>StonehamBank</b>	\$15.00	\$2.00	\$0.00	\$1.00	\$1.00		
<b>StonehamBank</b>	\$15.00	\$2.00	\$0.00	\$1.00	\$1.00		
<b>StonehamBank</b>	\$15.00	\$2.00	\$0.00	\$1.00	\$1.00		

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Stoughton Co-operative Bank	NOW	Checking	\$100.00	\$500 (under min. direct deposit required)	None (\$2 if min. bal. not maintained)	None (\$.30 if min. bal. not maintained)	0	\$15.00
Stoughton Co-operative Bank	Hometown (No Interest)	Checking	\$10.00	\$0.01 (direct deposit required)	\$3.00 \$10.00 if below \$5,000.00	\$0.30 after 10 checks	10	\$15.00
Strata Bank	Generations Gold	Relationship	\$50.00	\$5,000.00 in combined loans or combined deposits	\$6.00 if min bal below \$750.00	None \$0.35 if min. bal. Below \$750.00	Unlimited Unlimited if min. bal. > \$750.00	\$20.00
Strata Bank	NOW Checking	Interest Bearing	\$50.00	\$750.00	None with direct deposit, otherwise \$6.00 if combined deposits fall below \$25,000.00	None with direct deposit, otherwise \$0.35	Unlimited with Direct Deposit	\$20.00
Strata Bank	Checking Direct	Direct Deposit	\$50.00	None	None with direct deposit, otherwise \$6.00 if combined deposits fall below \$25,000.00	\$0.35	Unlimited with Direct Deposit	\$20.00
Strata Bank	Strata Club Checking	Relationship Over Age 50 Age 18 and Under or 65 and Over	\$50.00	\$25,000.00 in combined deposits	None	None	Unlimited	\$5.00
Strata Bank	18/65 Checking	Basic banking	\$10.00	None	None	None	Unlimited	\$5.00
Strata Bank	Basic Checking	Basic banking	\$50.00	None	\$3.00	\$1.00 each	8	\$20.00
Sturdy Credit Union	Share Draft	Personal Checking	\$25.00	\$250.00	\$5.00	0	N/A	\$20.00
Taunton Federal Credit Union	Direct Checking	Checking	\$50.00	0	0	0	Unlimited	\$22.00
Taunton Federal Credit Union	Limited Checking	Checking	\$50.00	\$150.00	\$2.50 (waived with min. balance)	0	Unlimited	\$22.00
Taunton Federal Credit Union	Picture Perfect	NOW	\$50.00	\$400.00	\$5.00 (waived with min. balance)	0	Unlimited	\$22.00

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Stoughton Co-operative Bank</b>	\$15.00	\$1.00 (Seniors \$.60)	0	5 free then \$.75 per	0	Yes	No
<b>Stoughton Co-operative Bank</b>	\$15.00	\$1.00 (Seniors \$.60)	0	5 free then \$.75 per	0		
<b>Strata Bank</b>	\$15.00	\$1.50	None	None	\$1.00	No	
<b>Strata Bank</b>	\$15.00	\$1.50	None	\$1.00	\$1.00	No	
<b>Strata Bank</b>	\$15.00	\$1.50	None	5 Free then \$1.00 each	\$1.00	No	
<b>Strata Bank</b>	\$15.00	Free	None	None	\$1.00	No	
<b>Strata Bank</b>	\$15.00	Free	None	\$1.00	\$1.00	No	
<b>Strata Bank</b>	\$15.00	\$1.50	None	\$1.00	\$1.00	No	Yes
<b>Sturdy Credit Union</b>	\$20.00	\$1.00	N/A	N/A	N/A	No	No
<b>Taunton Federal Credit Union</b>	\$25.00	\$1.00	0	4 max per month	0	Yes	No
<b>Taunton Federal Credit Union</b>	\$25.00	\$1.00	0	\$1.00	0		
<b>Taunton Federal Credit Union</b>	\$25.00	\$1.00	0	4 max per month	0		

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Taunton Federal Credit Union	Complete Checking	NOW	\$50.00	0	\$3.50	0	Unlimited	\$22.00
Taunton Federal Credit Union	Thrifty Fifty	NOW	\$50.00	0	0	0		
				\$5,000 combined deposit and/or outstanding home equity balances (Waived with Direct Deposit)	\$15 if below minimum balance (Waived with Direct Deposit) (1st 3 mo free)			\$28/item pd; \$26/item returned
TD Banknorth	SimplyMore Checking	Relationship	\$25	Direct Deposit)		N/A	Unlimited	\$28/item pd; \$26/item returned
TD Banknorth	SimplyFree Checking	Free	\$25	N/A	N/A	N/A	Unlimited	\$26/item returned
				\$20,000 combined deposits and/or outstanding home equity balances	\$20 if below minimum balance (1st 3 mo free)			\$28/item pd; \$26/item returned
TD Banknorth	SimplyPreferred Checking	Relationship	\$250			N/A	Unlimited	\$28/item pd; \$26/item returned
TD Banknorth	Interest Checking	Interest	\$25	\$1,000	\$10	N/A	Unlimited	\$26/item returned
Tewksbury Municipal Employees Federal Credit Union		Checking	0	0	0	0	0	\$10.00
The Bank of Canton	NOW Account	Personal Checking	\$200 (flexible)	None	None	None	All	\$12.50
						\$5 per check in access of 4 checks per month		
The Bank of Canton	Money Market Account	Personal MMDA	\$2,500.00	None	None		3	\$12.50
The Savings Bank	Basic Checking	No fee checking	\$50.00	None	None	None	No limit	\$20.00/\$5.00 for 18/65
					\$5.00 (waived unless min. bal. not maintained)			
The Savings Bank	NOW Account	Checking w/interest	\$50.00	\$500.00		None	No limit	Same as above

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
Taunton Federal Credit Union Taunton Federal Credit Union	\$25.00	\$1.00	0	\$1.00	0		
<b>TD Banknorth</b>	\$28/item	\$6.00	Free	4 Free, then \$1.75	\$1 .50	Yes	Yes
<b>TD Banknorth</b>	\$28/item	\$6.00	Free	\$1.75	\$1 .50	Yes	Yes
<b>TD Banknorth</b>	\$28/item	\$6.00	Free	Free	\$1 .50	Yes	Yes
<b>TD Banknorth Tewksbury Municipal Employees Federal Credit Union</b>	\$28/item	\$6.00	Free	\$1.75	\$1 .50	Yes	Yes
<b>The Bank of Canton</b>	\$10.00	\$1.00	N/A	0	N/A	No	No
<b>The Bank of Canton</b>	\$12.50	\$0.50	None	\$1.00	\$1.00 non-SUM only	Yes	No
<b>The Bank of Canton</b>	\$12.50	\$0.50	None	\$1.00	\$1.00 non-SUM only		
<b>The Savings Bank</b>	\$15.00	\$2.00	None	\$1.00 (waived with direct deposit)	None	Yes	Yes
<b>The Savings Bank</b>	\$15.00	\$2.00	None	\$1.00 (waived with direct deposit)	None		

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
The Village Bank	Free Checking	Non-interest checking	\$20.00	None \$500 daily balance or \$1500 daily balance in	None	None	All	\$25.00
The Village Bank	Now Account	Interest Bearing checking	\$20.00	attached savings	\$5.00	None	All	\$25.00
The Village Bank	Village Investment Account	Interest Bearing checking	\$20.00	None	None	None	All	\$25.00
The Village Bank	Village Club Account	18/65 checking	\$20.00	None	None	None	All	\$5.00
Tremont Credit Union	Checking Account	Checking Account	0	0	\$5.00 if average	0	0	\$18.00
UniBank for Savings	NOW Checking	Checking	10.00	500.00	5.00	0.45	20	\$20.00
UniBank for Savings	DDA Checking	Checking	10.00	0.00	7.50	0.00	unlimited	\$20.00
UniBank for Savings	Perfect Sense Checking	Relationship Checking	10.00	5,000.00	10.00	0.00	unlimited	\$20.00
UniBank for Savings	Perfect Sense Plus Checking	Relationship Checking Relationship NOW	10.00	25,000.00	15.00	0.00	unlimited	\$20.00
UniBank for Savings	NOW Plus Checking	Checking	10.00	750.00	10.00	0.00	unlimited	\$20.00
UniBank for Savings	Basic Checking	Checking	10.00	0.00	2.50	0.75	8	\$20.00
United Bank	Free For Life Checking	Non-interest bearing	\$10	\$0	\$0	\$0	N/A	\$20
United Bank	NOW Checking	Interest bearing	\$10	\$1,000	\$6	\$0.25	0	\$20
United Bank	Ideal 50 Checking	50+ and older						
University Credit Union	Checklite account	NOW	\$5.00	None	None	None	All	\$20.00
Valleystone Credit Union	Share Draft	Checking	\$25.00	\$25.00	None	None	Unlimited	\$12.00
						\$1 per check over 5 per statement period		
Wainwright Bank & Trust Company	Basic Checking	Non-int. bearing chcking	\$10.00	None	None		5	\$24.99

Financial Institution	Stop Payment Fee	Fee for Money Order	Customer Fee For Own Bank's ATM	Customer Fee For Other Bank's ATM	ATM Surcharge For Non-Customer	SUM ATM Program Member	MCBC Basic Banking For Massachusetts Participant
The Village Bank	\$20.00	1 Free per day then \$3.00 for each	None	None	\$1.00	Yes	Yes
The Village Bank	\$20.00	Same	None	None	\$1.00	Yes	Yes
The Village Bank	\$20.00	Same	None	None	\$1.00	Yes	Yes
The Village Bank	\$5.00	Same	None	None	\$1.00	Yes	Yes
Tremont Credit Union	\$10.00	\$1.00	N/A	\$1 for withdrawals	N/A	No	No
UniBank for Savings	\$15.00	\$1.50	\$0.00	\$1.00	\$1.00	Yes	Yes
UniBank for Savings	\$15.00	\$1.50	\$0.00	\$1.00	\$1.00		
UniBank for Savings	\$15.00	\$1.50	\$0.00	\$1.00	\$1.00		
UniBank for Savings	\$15.00	n/c	\$0.00	\$0.00	\$1.00		
UniBank for Savings	\$15.00	\$1.50	\$0.00	\$1.00	\$1.00		
UniBank for Savings	\$15.00	\$1.50	n/a	n/a	\$1.00		
United Bank	\$20	\$2	\$0	\$0	\$1	Yes	Yes
United Bank	\$20	\$2	\$0	\$1	\$1		
United Bank							
University Credit Union	\$15.00	\$0.75	None	\$1 per withdrawal, \$.75 per inquir if bal. under \$3000	\$0.50	Yes	No
Valleystone Credit Union	\$10.00	\$1.00	N/A	None	N/A	Yes	No
					No chg. To SUM ATM cust exc at Back Bay,Fresh Pond&Harvard Sq		
Wainwright Bank & Trust Company	\$20.00	\$3.00	None	customer subect to other Bank's ATM fee.	locations. \$2.00 fee for non-SUM ATM	Yes	Yes

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Wainwright Bank & Trust Company	Student Checking	Non-int. bearing chcking	\$10.00 (must be a current student)	None	None	None	unlimited	\$24.99
Wainwright Bank & Trust Company	Value Checking	Non-int. bearing chcking	\$10.00	\$500 daily balance (if account has direct deposit there is no minimum balance requirement)	\$6.00 (if account has direct deposit there is no monthly service fee)	None .25 cents per check paid (if account has direct deposit there is no minimum balance requirement) .30 cents per check paid. Additional .25 cents per check over 50 checks	unlimited 50 checks with daily minimum balance of \$1,000	\$24.99
Wainwright Bank & Trust Company	NOW Checking	Interest bearing	\$10.00	\$1,000.00 daily balance	\$8.00			\$24.99
Wainwright Bank & Trust Company	Relationship Checking	Int. bearing if daily \$500 balance is maintained	\$10.00	\$5,000 combined daily deposit and loan balances	\$9.00 if combined balance is not maintained	unlimited	unlimited	\$24.99
Wainwright Bank & Trust Company	Relationship Now	Interest bearing	\$10.00	\$15,000 combined daily deposit and loan balances	\$15.00 if combined balance is not maintained	unlimited	unlimited	\$24.99

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Wainwright Bank &amp; Trust Company</b>	\$20.00	\$3.00	None	customer subect to other Bank's ATM fee.	No chg. To SUM ATM cust exc at Back Bay,Fresh Pond&Harvard Sq locations. \$2.00 fee for non-SUM ATM	Yes	
<b>Wainwright Bank &amp; Trust Company</b>	\$20.00	\$3.00	None	customer subect to other Bank's ATM fee.	No chg. To SUM ATM cust exc at Back Bay,Fresh Pond&Harvard Sq locations. \$2.00 fee for non-SUM ATM	Yes	
<b>Wainwright Bank &amp; Trust Company</b>	\$20.00	\$3.00	None	customer subect to other Bank's ATM fee.	No chg. To SUM ATM cust exc at Back Bay,Fresh Pond&Harvard Sq locations. \$2.00 fee for non-SUM ATM	Yes	
<b>Wainwright Bank &amp; Trust Company</b>	\$20.00	\$3.00	None	customer subect to other Bank's ATM fee.	No chg. To SUM ATM cust exc at Back Bay,Fresh Pond&Harvard Sq locations. \$2.00 fee for non-SUM ATM	Yes	
<b>Wainwright Bank &amp; Trust Company</b>	\$20.00	no charge to Relationship NOW customers	None	customer subect to other Bank's ATM fee.	No chg. To SUM ATM cust exc at Back Bay,Fresh Pond&Harvard Sq locations. \$2.00 fee for non-SUM ATM	Yes	

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Wakefield Co-operative Bank	Basic	Checking	N/A	N/A	\$5.00 fee if more than 10 check are paid in the monthly cycle.	N/A	N/A	\$15.00
Wakefield Co-operative Bank	Low Minimum Balance	Checking	N/A	\$500.00	\$5.00 fee if balance falls below \$500 any day of the month.	N/A	N/A	\$15.00
Wakefield Co-operative Bank	NOW	Checking	N/A	\$750.00	\$5.00 fee if balance falls below \$750 any day of the month.	N/A	N/A	\$15.00
Wakefield Co-operative Bank	Money Market	MMDA	\$1,000.00	\$1,000.00	\$5.00 fee if balance falls below \$1,000 any day of the month.	N/A	N/A	\$15.00
Walpole Co-operative Bank	Ideal Checking	NOW Account	None	\$5,000 (combined	\$5.00	\$0.35	Unlimited	\$12.00
Walpole Co-operative Bank	High Rate Checking	Tiered NOW Acct.	None	\$2,500.00	None	\$0.35	Unlimited	\$12.00
Walpole Co-operative Bank	Regular NOW Checking	NOW Account	Amt. Equal 1st	\$500.00	\$2.50	\$0.25	Unlimited	\$12.00
Walpole Co-operative Bank	Sr. NOW Checking (62 & over)	NOW Account	ck. Order	None	N/C	N/C	Unlimited	N/C
Walpole Co-operative Bank	Basic Checking	Non-interest bearing	Amt. Equal 1st	None	\$4.00	\$0.25	20 free tran. (checks and deposits)	\$12.00
Walpole Co-operative Bank	Basic Checking II (MCBC)	Non-interest bearing	Same as above	None	\$3.00	\$0.50	8 free checks	\$12.00
Ware Co-operative Bank	Priority Checking	Value added checking	0	\$100 to avoid fee	\$7.00	None	Unlimited	None

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Wakefield Co-operative Bank</b>	\$10.00	\$1.00	N/A	\$0.75	N/A	Yes	Yes
<b>Wakefield Co-operative Bank</b>	\$10.00	\$1.00	N/A	\$0.75	N/A		
<b>Wakefield Co-operative Bank</b>	\$10.00	\$1.00	N/A	\$0.75	N/A		
<b>Wakefield Co-operative Bank</b>	\$10.00	\$1.00	N/A	\$0.75	N/A		
<b>Walpole Co-operative Bank</b>	\$12.00	N/C	N/C	6 free /mo. Each addl. \$.65	N/C	Yes	Yes
<b>Walpole Co-operative Bank</b>	\$12.00	\$1.00	N/C	6 free /mo. Each addl. \$.65	N/C		
<b>Walpole Co-operative Bank</b>	\$12.00	\$1.00	N/C	6 free /mo. Each addl. \$.65	N/C		
<b>Walpole Co-operative Bank</b>	N/C	N/C	N/C	None	N/C		
<b>Walpole Co-operative Bank</b>	\$12.00	\$1.00	N/C	6 free /mo. Each addl. \$.65	N/C		
<b>Walpole Co-operative Bank</b>	\$12.00	\$1.00	N/C	6 free /mo. Each addl. \$.65	N/C		
<b>Ware Co-operative Bank</b>	\$10.00	\$2.00	N/A	0	N/A	Yes	Yes

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Ware Co-operative Bank	Priority Plus Checking	Same as above	0	None	\$5.00	None	Unlimited	None
Ware Co-operative Bank	NOW Account	Checking	\$100.00	\$25.00	\$4.00	\$0.25	None	N/A
Ware Co-operative Bank	Regular	Basic Checking	0	0	\$2.00	\$0.25	None	N/A
Ware Co-operative Bank	18/65 Checking	Checking	\$100.00	\$25.00	None	None	Unlimited	N/A
Washington Savings Bank	NOW Account		\$250.00	\$10.00	\$1.00	\$0.25	0	\$20.00
Washington Savings Bank	Independence Account		\$10.00	\$10.00	\$0.00	\$0.25	20	\$20.00
Washington Savings Bank	Super NOW Account		\$2,500.00	\$10.00	\$2.00	\$0.02	0	\$20.00
Watertown Savings Bank	Unlimited Checking	Unltd. checkwriting w/ no extra charge	\$10.00	N/A	\$2.00	None	First fifty	\$15.00
Watertown Savings Bank	Unlimited Checking Plus	Unltd. checkwriting w/ no extra charge, earn interest For customers age 60 and over unltd. checkwriting,	\$100.00	\$100.00	\$5.00	None	First fifty	\$15.00
Watertown Savings Bank	Senior Checking	free checks, earn interest	\$100.00	N/A	None	None	All	\$5.00
Webster First Federal Credit Union	Free NOW	Checking	\$25.00	\$0.00	None	None	All	\$0
Webster First Federal Credit Union	NOW	Checking	\$25.00	\$250.00	None	\$0.25 per item if bal. Below \$250	0 (over 65 free special checks)	\$0
Webster First Federal Credit Union	Super NOW	Checking	\$2,500.00	\$2,500.00	\$5.00 if bal. Below \$2500	None	0 (over 65 free special checks)	\$0
Webster Five Cents Savings Bank	Value checking	Non-Interest Checking	\$10.00	None	None	None	Unlimited	\$20.00
Webster Five Cents Savings Bank	NOW Checking	Interest Checking	\$10.00	None	None	\$0.10	Unlimited	\$20.00
Webster Five Cents Savings Bank	Super NOW Checking	Interest Checking	\$10.00	\$2,500.00	\$3.00	\$0.10	Unlimited	\$20.00
Wellesley Co-operative Bank	Free Checking	Checking	\$10	None	None	None	No limit	\$10
Wellesley Co-operative Bank	18/65 Free Checking	18/65 Checking	\$10	None	None	None	No limit	\$5
Wellesley Co-operative Bank	NOW	NOW	\$10	\$10	\$5	None	No limit	\$10
Wellesley Co-operative Bank	MMDA	Money Market	\$2,500	\$2,500	None	None	3	\$10
Wellesley Municipal Employees Federal Credit Union	Regular	Regular	N/A	N/A	\$2	N/A	None	\$1
WEMELCO Credit Union	NOW	Checking	\$25.00	\$25.00	None	None	All	\$5.00

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
Ware Co-operative Bank	\$10.00	\$2.00	N/A	0	N/A		
Ware Co-operative Bank	\$10.00	\$2.00	N/A	0	N/A		
Ware Co-operative Bank	\$10.00	\$2.00	N/A	0	N/A		
Ware Co-operative Bank	0	0	N/A	0	N/A		
Washington Savings Bank	\$15.00	\$1.25	N/A	\$1.00	\$1.50	Yes	Yes
Washington Savings Bank	\$15.00	\$1.25	N/A	\$1.00	\$1.50		
Washington Savings Bank	\$15.00	\$1.25	N/A	\$1.00	\$1.50		
Watertown Savings Bank	\$15.00	\$1.00	None	\$1.00	\$1.00	Yes	Yes
Watertown Savings Bank	\$15.00	\$1.00	None	\$1.00	\$1.00		
Watertown Savings Bank	None	\$1.00	None	None	\$1.00		
Webster First Federal Credit Union	\$5	\$1	\$0	\$1 trans. \$.65 inquiry	\$0	Yes	No
Webster First Federal Credit Union	\$5	\$1	\$0	\$1 trans. \$.65 inquiry	\$0		
Webster First Federal Credit Union	\$5	\$1	\$0	\$1 trans. \$.65 inquiry	\$0		
Webster Five Cents Savings Bank	\$10.00	\$1.00	None	None	\$1.00	Yes	Yes
Webster Five Cents Savings Bank	\$10.00	\$1.00	None	None	\$1.00	No	No
Webster Five Cents Savings Bank	\$10.00	\$1.00	None	None	\$1.00	No	No
Wellesley Co-operative Bank	\$10	\$2	None	3 free then \$.75	None	Yes	Yes
Wellesley Co-operative Bank	None	None	None	3 free then \$.75			
Wellesley Co-operative Bank	\$10	\$2	None	3 free then \$.75			
Wellesley Co-operative Bank	\$10	\$2	None	3 free then \$.75			
Wellesley Municipal Employees Federal Credit Union	\$20	N/A	N/A	N/A	N/A	No	No
WEMELCO Credit Union	\$5.00	N/A	N/A	None	N/A	Yes	No

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
West Springfield Municipal Employees Federal Credit Union	Draft Account	Checking	\$5.00	\$200.00	\$3.50	0	N/A	\$20.00
West Springfield Municipal Employees Federal Credit Union	Senior Draft Account	Checking	\$5.00	0	0	0	N/A	\$20.00
Westbank	Westcheck	Checking	\$50.00	\$500.00	\$5.00	\$0.35	Unlimited (If min. bal. Maint.)	\$20.00
Westbank	Simply Checking	Checking	\$10.00	None	\$3.00	None	Unlimited	\$20.00
Westbank	Platinum Checking	Checking	None	\$5,000.00	\$10.00	None	Unlimited	\$20.00
Westbank	ESP 62	Checking	\$50.00	None	None	None	Unlimited	\$5.00
Westbank	Platinum Money Market	Money Market	\$1,000.00	\$5,000.00	\$7.00	None	3	\$20.00
Westbank	Ready NOW	NOW	\$50.00	\$1,000.00	\$7.00	\$0.35	Unlimited (If min. bal. Maint.)	\$20.00
Westbank	ESP 62 NOW	NOW	\$50.00	None	None	None	Unlimited	\$5.00
Westbank	Free Checking with Companion Savings	Checking	None	None	None	None	Unlimited	\$20.00
Western Massachusetts Federal Credit Union	Share Draft	Regular Checking	N/A	N/A	\$5 mo. Free w/net pay	None	All	\$17
Westfield Bank	Summit Checking	Personal	\$50.00	\$5,000 in linked acct. to avoid servs. fee	\$12.00	0	0	\$20.00
Westfield Bank	Relationship Checking	Personal	\$50.00	\$500.00 to avoid srvs. fee	\$5.00	0	0	\$20.00
Westfield Bank	Basic Checking	Personal	\$25.00		\$3.00	\$0.15	10	\$20.00
Westfield Bank	Commercial Account	Corp./Bus. W/TIN	\$50.00	Fees offset by earn. credit	\$4.75	\$0.14	0	\$20.00
Westfield Bank	NOW Account	Consumers/DBA's	\$50.00	\$1000 to avoid servs. fee	\$5.00	\$0.15	0	\$20.00

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>West Springfield Municipal Employees Federal Credit Union</b>	\$10.00	0	N/A	0	N/A	No	No
<b>West Springfield Municipal Employees Federal Credit Union</b>	\$10.00	0	N/A	0	N/A		
<b>Westbank</b>	\$20.00	\$3.00	None	\$1.00	\$1.00	No	No
<b>Westbank</b>	\$20.00	\$3.00	None	\$1.00	\$1.00	No	No
<b>Westbank</b>	\$20.00	\$3.00	None	\$1.00	\$1.00	No	No
<b>Westbank</b>	None	None	None	\$1.00	\$1.00	No	No
<b>Westbank</b>	\$20.00	\$3.00	None	\$1.00	\$1.00	No	No
<b>Westbank</b>	\$20.00	\$3.00	None	\$1.00	\$1.00	No	No
<b>Westbank</b>	None	None	None	\$1.00	\$1.00	No	No
<b>Westbank</b>	\$20.00	\$3.00	None	\$1.00	\$1.00	No	Yes
<b>Western Massachusetts Federal Credit Union</b>	\$15	\$2.00	N/A	\$0.75 per transaction withdrawal, 8 free withdrawals each mo. w/direct deposit	N/A	Yes	No
<b>Westfield Bank</b>	\$15.00	\$2.00	0	0	\$1.00	Yes	Yes
<b>Westfield Bank</b>	\$15.00	\$2.00	0	0	\$1.00		
<b>Westfield Bank</b>	\$15.00	\$2.00	0	0	\$1.00		
<b>Westfield Bank</b>	\$15.00	\$2.00	0	0	\$1.00		
<b>Westfield Bank</b>	\$15.00	\$2.00	0	0	\$1.00		

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
					\$3 if \$200 min. bal. not maintained	0	0	\$12.00 nsf fee
<b>Westport Federal Credit Union</b>	Share Draft Account	Personal Checking	\$5 to open \$20 to earn interest	0				
<b>Weymouth Bank</b>	NOW Checking	Interest bearing	\$25.00	\$25.00	\$2.00	0	20	\$12.00
<b>Weymouth Bank</b>	NOW Checking w/Direct Deposit	Interest bearing	\$25.00	\$25.00	0	0	All	\$12.00
<b>Weymouth Bank</b>	NOW Checking 18/65	Interest bearing	\$25.00	\$25.00	0	0	All	\$5.00
<b>W-G Federal Credit Union</b>	Share Draft	Checking	\$25.00	0	0	0	All	0
<b>Williamstown Savings Bank</b>	Now Checking	NOW	\$10.00	\$10.00	0	\$0.15	First order	\$20.00
<b>Williamstown Savings Bank</b>	Student Checking	Checking	0	0	\$3 if over 5 per month	0	First order	\$20.00
<b>Williamstown Savings Bank</b>	Direct Deposit Checking	Checking	0	0		0	First order	\$20.00
<b>Winchester Co-operative Bank</b>	NOW	NOW	None	None	0	\$0.35	0	\$3.00
<b>Winchester Savings Bank</b>	NOW Account	Interest checking	\$10	\$1,000.00	\$5	\$0.35	0	\$3.00
<b>Winchester Savings Bank</b>	Super NOW	Interest checking	\$10	\$1,500.00	\$6	\$0.35	0	\$3.00
<b>Winchester Savings Bank</b>	Personal Checking	non-int. checking	\$10	None	\$2	\$0.35	8	\$3.00
<b>Winter Hill Bank, FSB</b>	Smart Choice Account	Checking	\$10.00	0	0	0	0	\$15.00
<b>Winter Hill Bank, FSB</b>	Classic NOW Account	NOW	\$100.00	\$100.00	\$8 (if below min. bal.)	0	0	\$15.00
<b>Winter Hill Bank, FSB</b>	Super NOW Account	NOW	\$2,000.00	\$2,000.00	\$5 (if below min. bal.)	0	0	\$15.00
<b>Woburn Municipal Federal Credit Union</b>	Regular checking	Regular Share	\$5.00	\$5.00	0	0	200	\$5.00
<b>Worcester Credit Union</b>	Preferred	Checking	\$500.00	\$500.00	\$5 if bal. Below min.	None	1st 50 cks free	\$3.00
<b>Worcester Credit Union</b>	Basic	Checking	0	0	None	None	Same as above	\$3.00
<b>Worcester Fire Department Credit Union</b>	Regular	Checking	0	0	0	0	0	\$2.00
<b>Workers' Credit Union</b>	Basic	basic	\$25	\$0	\$0	\$.35 each	15	\$18

<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Westport Federal Credit Union</b>	\$7.00	\$3.00 rdi	\$1.00	None	None	No	No
<b>Weymouth Bank</b>	\$10.00	\$1.00	0	\$1.00	0	Yes	Yes
<b>Weymouth Bank</b>	\$10.00	\$1.00	0	\$1.00	0		
<b>Weymouth Bank</b>	0	0	0	\$1.00	0		
<b>W-G Federal Credit Union</b>	\$15.00	0	\$0.75	N/A	N/A	No	No
<b>Williamstown Savings Bank</b>	\$10.00	\$1.00	0	\$1.00	\$1 one location only	No	Yes
<b>Williamstown Savings Bank</b>	\$10.00	\$1.00	0	\$1.00	\$1 one location only		
<b>Williamstown Savings Bank</b>	\$10.00	\$1.00	0	\$1.00	\$1 one location only		
<b>Winchester Co-operative Bank</b>	\$8.00	0	0	0	0	Yes	Yes
<b>Winchester Savings Bank</b>	\$15.00	\$1.00	None	None	None	Yes	Yes
<b>Winchester Savings Bank</b>	\$15.00	\$1.00	None	None	None		
<b>Winchester Savings Bank</b>	\$15.00	\$1.00	None	None	None		
<b>Winter Hill Bank, FSB</b>	\$12.00	\$1.00	0	\$0.75	0	Yes	Yes
<b>Winter Hill Bank, FSB</b>	\$12.00	\$1.00	0	\$0.75	0		
<b>Winter Hill Bank, FSB</b>	\$12.00	\$1.00	0	\$0.75	0		
<b>Woburn Municipal Federal Credit Union</b>	\$5.00	N/A	N/A	\$1.00	N/A	Yes	No
<b>Worcester Credit Union</b>	\$5.00	\$1.00	None	\$1.00	\$0.50	Yes	No
<b>Worcester Credit Union</b>	\$5.00	\$1.00	None	\$1.00	\$0.50		
<b>Worcester Fire Department Credit Union</b>	\$5.00	0	\$1.00	\$1.00	N/A	Yes	No
<b>Workers' Credit Union</b>	\$15	\$2	No charge	\$.65 each	\$1 (at some machines)	Yes	No

Financial Institution	Account Name	Type of Account	Minimum Amount To Open	Minimum Balance Required	Monthly Service Fee	Per Check Fee	Number of Free Checks	Overdraft Fee
Workers' Credit Union	N.O.W	interest bearing	\$25	\$500	\$5 if below minimum	\$.35 each	20	\$18
Workers' Credit Union	Investment	higher interest bearing	\$25	\$2,500	\$10 if below minimum		unlimited	\$18
Workers' Credit Union	OnLine	free online banking	\$25	\$2,500	\$10 if below minimum		unlimited	\$18
Wrentham Co-operative Bank	No Minimum Balance Checking	Checking	\$50.00	\$10.00	\$7.00	N/A	N/A	\$17.00
Wrentham Co-operative Bank	NOW Checking	Checking	\$50.00	\$10.00 (\$200 to avoid fees)	\$6.00	\$0.40	N/A	\$17.00
Wrentham Co-operative Bank	Super NOW Checking	Checking	\$50.00	\$10 (\$2,500 to avoid fees)	\$6.00	\$0.40	N/A	\$17.00
Wrentham Co-operative Bank	No Minimum Balance Basic Checking	Checking	\$10.00	\$10.00	\$3.00	\$1.00 (after 8)	8	\$17.00

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<b>Financial Institution</b>	<b>Stop Payment Fee</b>	<b>Fee for Money Order</b>	<b>Customer Fee For Own Bank's ATM</b>	<b>Customer Fee For Other Bank's ATM</b>	<b>ATM Surcharge For Non-Customer</b>	<b>SUM ATM Program Member</b>	<b>MCBC Basic Banking For Massachusetts Participant</b>
<b>Workers' Credit Union</b>	\$15	\$2	No charge	4 free mo. then \$.65 each	\$1 (at some machines)		
<b>Workers' Credit Union</b>	\$15	\$2	No charge	Free Unlimited	\$1 (at some machines)		
<b>Workers' Credit Union</b>	\$15	\$2	No charge	Free Unlimited	\$1 (at some machines)		
<b>Wrentham Co-operative Bank</b>	\$15.00	\$1.00	None	None	None		Yes
<b>Wrentham Co-operative Bank</b>	\$15.00	\$1.00	None	None	None		
<b>Wrentham Co-operative Bank</b>	\$15.00	\$1.00	None	None	None		
<b>Wrentham Co-operative Bank</b>	\$15.00	\$1.00	None	\$1.00	None		

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