

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			
Acushnet Federal Credit Union	Share Draft	Checking	\$100	\$100	avg. balance	N/A	None	\$15.00
Adams Co-operative Bank	NOW Checking Account	Checking	\$10.00	\$10.00	N/A	N/A	Unlimited	\$15.00
Aldenville Credit Union	NOW Account	Regular checking	\$10.00	\$10.00	None	None	All	\$20.00
AllCom Credit Union	NOW	Checking	\$5.00	0	0	0	50	\$20.00
				\$200 or direct deposit	\$5.00 if balance below \$200	None	Unlimited	\$15.00
Alpha Credit Union	Share Draft	Checking	\$25	\$1,000 to avoid fee				
American Airlines Federal Credit Union	Flagship	interest checking	\$25.00	none with direct dep.	\$5.75	N/A	unlimited	\$20.00
American Airlines Federal Credit Union	Jet checking	non-interest checking	\$25.00		none	none	unlimited	\$20.00
					\$2 (waived with balance of \$300 and for members 65 and older)	None	None	\$15.00
Athol Credit Union	NOW Checking Account	Regular Checking	\$25.00	None				
Athol Savings Bank	Absolutely Fee Free Checking	Free checking	\$50.00	None	None	Unlimited	58	\$18.00
					\$4 waived w/direct deposit			
Athol Savings Bank	Direct Value	NOW	\$100.00	None		Unlimited	8	\$18.00
					\$2 if below min. bal.	\$0.25 > 15 cks. Waived if min. bal. maintained		
Athol Savings Bank	Simple Checking	Checking	\$100.00	\$200.00			8	\$18.00
Athol Savings Bank	Personal Plus	NOW	\$100.00	\$500.00	\$2 if below min. bal.	\$0.25 > 15 cks.	8	\$18.00
				\$3,000 when combined with savings acct.	\$10 if below min. bal.	Unlimited	8	\$18.00
Athol Savings Bank	Prestige Checking	NOW		\$3,000.00		\$0.25 after 1st		
Athol-Clinton Co-operative Bank	NOW Account	Checking	\$50.00	\$300.00	\$3.00	10	8	N/A
Athol-Clinton Co-operative Bank	Regular Account	Checking	\$50.00	None	\$2.00	None	8	N/A

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
Acushnet Federal Credit Union	\$15.00	\$1.00	N/A	\$1.00 withdrawal	N/A	No	No
Adams Co-operative Bank	\$10.00	\$1.00	N/A	N/A	N/A	Yes	Yes
Aldenville Credit Union	\$10.00	N/A	None	\$1.00	None	Yes	No
AllCom Credit Union	\$5.00	\$1.00	N/A	N/A	N/A	No	No
Alpha Credit Union	\$15.00	\$1.50	N/A	5 free & \$.95 per	N/A	No	No
American Airlines Federal Credit Union	\$20.00	\$2.00	none	none 1st 8 per month	\$1.00	No	No
American Airlines Federal Credit Union	\$20.00	\$2.00	none	\$1.25	\$1.00		
Athol Credit Union	\$7.50	\$1.00	None	\$0.75	Yes	No	No
Athol Savings Bank	\$15.00	\$2.00	None	\$1 per trans., 1st 5 free per month	\$0.75	Yes	Yes
Athol Savings Bank	\$15.00	\$2.00	None	Same as above	\$0.75		
Athol Savings Bank	\$15.00	\$2.00	None	Same as above	\$0.75		
Athol Savings Bank	\$15.00	\$2.00	None	Same as above	\$0.75		
Athol Savings Bank	\$15.00	\$2.00	None	Same as above	\$0.75		
Athol-Clinton Co-operative Bank	\$10.00	\$1.00	N/A	\$1.00	N/A	No	No
Athol-Clinton Co-operative Bank	\$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
Attleboro Municipal Employees Federal Credit Union	Share Draft - Checking	All purpose	\$25	0	0	0	Unlimited	\$10
Avidia Bank	Smart Checking Account	Non-Interest bear. DDA	\$100.00	0	0	0	N/A	\$20.00
Avidia Bank	NOW Account	Interest bearing DDA	\$500.00	\$500.00	\$5.00	0	N/A	\$20.00
Avidia Bank	Super NOW Account	Same as above	\$2,000.00	\$2,000.00	\$5.00	0	N/A	\$20.00
Avidia Bank	Senior Checking	Interest bearing DDA - (65 years or older)	\$350.00	0	0	0	N/A	\$20.00
Avidia Bank	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
Avidia Bank	Minor Checking	<18 yrs. Of age	\$100.00	0	0	0	N/A	\$20.00
Avon Co-operative Bank	NOW Account	Basic Checking	\$10.00	None	\$3.00	None	None	\$15.00
Avon Co-operative Bank	NOW Account 18/65	Basic Checking	\$10.00	None	None	None	None	\$5.00
Bank of Easton, a Co-operative Bank	Free Checking	Checking	\$100	0	0	0	N/A	\$22
Bank of Easton, a Co-operative Bank	NOW Checking	Int. bearing acct.	\$100	\$0	\$5	\$0	N/A	\$22
Bank of Fall River	Totally Free Checking	Basic	\$50.00	None	None	None	all	\$20.00
Bank of Fall River	Low Minimum Interest Checking		\$50.00	\$500.00	none	none	all	\$20.00
Bank of Fall River	No Minimum Interest Checking		\$50.00	None	\$4.00	none	all	\$20.00
Bank of Fall River	Economy Interest Checking		\$50.00	None	None	\$0.20	none	\$20.00
Bank of Fall River	50+ Free Interest Checking	Senior	\$50.00	None	None	None	All	\$5.00
Bank of Fall River	VIP Free Interest Checking	Dir.Dep. / Dir. W/D	\$50.00	None	None	None	All	\$20.00
Bank of Fall River	Wall Street Checking		\$1,000.00	\$1,000.00	None	None	All	\$20.00
Bank of Western Massachusetts	Basic Banking	Non-interest bearing	0	0	\$3	\$0.50	10	\$20
Bank of Western Massachusetts	NOW Checking	Interest bearing	\$100	\$1,000	\$3	\$0.35	0	\$20
BankFive	Personal Account	Int. bearing checking	\$10	\$10	\$3.50	\$0.25	10	\$20 per item
BankFive	IOLTA	Lawyer Client Acct.	\$10	\$10	None	None	Unlimited	\$20 per item
BankFive	Basic Banking	Personal checking	\$10	\$10	\$2.50	\$0.50	8	\$20 per item
BankFive	ETA-Electronic Transfer	Prsnl. Checking	\$10	\$10	None	None	Unlimited	\$10 per day

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
Attleboro Municipal Employees Federal Credit Union	\$10	\$0.75	N/A	N/A	N/A	No	No
Avidia Bank	\$15.00	\$2.00	0	0		Yes	Yes
Avidia Bank	\$15.00	\$2.00	0	0			
Avidia Bank	\$15.00	\$2.00	0	0			
Avidia Bank	\$15.00	\$2.00	0	0			
Avidia Bank	\$15.00	\$2.00	0	0			
Avidia Bank	\$15.00	\$2.00	0	0			
Avidia Bank	\$15.00	\$2.00	0	0			
Avon Co-operative Bank	\$15.00	\$0.75	None	None	None	No	Yes
Avon Co-operative Bank	None						
Bank of Easton, a Co-operative Bank	\$15	\$2	0	\$1.25	No	Yes	Yes
Bank of Easton, a Co-operative Bank	\$15	\$2	0	\$1.25	No		
Bank of Fall River	\$20.00	\$2.00	none	\$1.00	none	Yes	Yes
Bank of Fall River	\$20.00	\$2.00	none	\$1.00	none		
Bank of Fall River	\$20.00	\$2.00	none	\$1.00	none		
Bank of Fall River	\$20.00	\$2.00	none	\$1.00	none		
Bank of Fall River	\$20.00, over \$65 no charge	\$2.00	none	\$1.00	none		
Bank of Fall River	\$20.00	\$2.00	none	\$1.00	none		
Bank of Fall River	\$20.00	\$2.00	none	\$1.00	none		
Bank of Western Massachusetts	\$15	\$3	0	\$1.00	\$1.00	Yes	Yes
Bank of Western Massachusetts	\$15	\$3	0	\$1.00	\$1.00		
BankFive	\$20	\$2.00 (Sr. Citizens not charged)	0	\$1	\$1	Yes	Yes
BankFive	\$20	\$2.00 (Sr. Citizens not charged)	0	\$1	\$1		
BankFive	\$20	\$2.00 (Sr. Citizens not charged)	0	\$1	\$1		
BankFive	\$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

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
BankFive	\$20	None	0	\$1	\$1		
BankFive	\$20	None	0	\$1	\$1		
BankFive	\$20	\$2.00 (Sr. Citizens not charged)	0	\$1	\$1		
BankFive	\$20	\$2.00 (Sr. Citizens not charged)	0	\$1	\$1		
BankMalden, A Co-operative Bank	\$5.00	\$2.00	None	4 free /mo. \$1 fee after 4	None	Yes	Yes
BankMalden, A Co-operative Bank	\$5.00	\$2.00	None	Same as above	None		
BankMalden, A Co-operative Bank	\$5.00	\$2.00	None	Same as above	None		
BankMalden, A Co-operative Bank	\$5.00	\$2.00	None	\$1.00	None		
Barre Savings Bank	\$10.00	\$1.50	None	\$1.00	None	Yes	Yes
Barre Savings Bank	\$10.00	\$1.50	None	\$1.00	None		
Bay State Savings Bank	\$20.00	\$3.00	None	None	\$1.00	Yes	Yes
Bay State Savings Bank	\$20.00	\$3.00	None	None	\$1.00		
Bay State Savings Bank	\$20.00	\$3.00	None	None	\$1.00		
Belmont Savings Bank	\$15.00	\$2.00*	0	\$1.00	\$0.75	Yes	Yes
Belmont Savings Bank	\$15.00	\$2.00*	0	\$1.00	\$0.75		
Belmont Savings Bank	\$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.		
Belmont Savings Bank	Access Plus Checking	Enhanced MM	\$25,000.01	\$25,000.01		\$1/ck.	3	\$15.00
Berkshire Bank	NOW Checking	Interest bearing	\$10.00	\$750.00	\$6.00	None	N/A	\$17.00
Berkshire Bank	Personal Checking	Checking	\$10.00	\$250.00	\$4.00	None	N/A	\$17.00
Berkshire Bank	No Frills Checking	Checking	\$10.00	\$0.00	None	\$0.50	8	\$17.00
Berkshire Federal Credit Union	Share Draft Checking	Checking	None	None	None	None	None	\$20
Beverly Co-operative Bank	Co-operative Checking	Free Checking	\$1.00	N/A	Free	Free	All	\$15.00
Beverly Co-operative Bank	NOW Checking	Interest Checking	\$1.00	\$500/free	\$4.00	\$0.25	N/A	\$15.00
Beverly Co-operative Bank	MMDA Checking	Money Market	\$1.00	\$2,500/free	\$2.50	Free	3	\$15.00
Boston Firefighters Credit Union	NOW Account	Share Draft	\$25.00	\$25.00	0	0	unlimited	N/A
Boston Globe Employees Credit Union	NOW Account	Checking	None	\$300	\$5.00 if below min. balance	None	None	\$20.00
Boston Private Bank & Trust Company	Personal Checking Account	Checking	\$50.00	\$1,000 to avoid service charge \$2,500 to avoid	\$8.00	None	Unlimited	\$25.00
Boston Private Bank & Trust Company	Personal NOW Account	Checking	\$50.00	service charge	\$8.00	None	Unlimited	\$25.00
Braintree Co-operative Bank	Basic Checking	DDA	\$10.00	\$0.00	\$2.00	\$0.50	8	\$20.00
Braintree Co-operative Bank	Flat Fee Checking	DDA	\$10.00	\$0.00	\$5.00	\$0.00	0	\$20.00
Braintree Co-operative Bank	Regular Checking	DDA	\$10.00	\$1,000.00	\$7.00	\$0.00	0	\$20.00
Braintree Co-operative Bank	Checking with Interest	NOW	\$10.00	\$1,500.00	\$9.00	\$0.00	0	\$20.00
Braintree Co-operative Bank	Relationship Checking	NOW	\$10.00	\$5,000.00	\$15.00	\$0.00	0	\$20.00
Bridgewater Credit Union	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

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
Belmont Savings Bank	\$15.00	\$2.00*	0	\$1.00	\$0.75		
Berkshire Bank	\$15.00	\$1.00	None	\$1.00	None	Yes	Yes
Berkshire Bank	\$15.00	\$1.00	None	\$1.00	None	Yes	Yes
Berkshire Bank	\$15.00	\$1.00	None	\$1.00	None	Yes	Yes
Berkshire Federal Credit Union	\$10	\$2	None	None	None	No	No
Beverly Co-operative Bank	\$15.00		Free	Free		Yes	Yes
Beverly Co-operative Bank	\$15.00		Free	Free			
Beverly Co-operative Bank	\$15.00		Free	Free			
Boston Firefighters Credit Union	\$5.00	N/A	N/A	\$1.00	N/A	Yes	No
Boston Globe Employees Credit Union	\$10.00	\$1.00	None	None	\$1.00 Network Fee	Yes	No
Boston Private Bank & Trust Company	\$20.00	\$10.00	\$1 if min. bal. falls below \$1000	\$1 if min. bal. falls below \$1000	None	No	Yes
Boston Private Bank & Trust Company	\$20.00	\$10.00	\$1 if min. bal. falls below \$2500	\$1 if min. bal. falls below \$2500	None		
Braintree Co-operative Bank	\$20.00	\$1.00	\$0.00	\$0.75	\$0.75	Yes	Yes
Braintree Co-operative Bank	\$20.00	\$1.00	\$0.00	\$0.75	\$0.75		
Braintree Co-operative Bank	\$20.00	\$1.00	\$0.00	\$0.75	\$0.75		
Braintree Co-operative Bank	\$20.00	\$1.00	\$0.00	\$0.75	\$0.75		
Braintree Co-operative Bank	\$20.00	\$1.00	\$0.00	\$0.75	\$0.75		
Bridgewater Credit Union	\$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
Bridgewater Savings Bank	Premium Checking	High Interest Acct.	\$10			\$500 or more - no chg. Otherwise			
Bridgewater Savings Bank	Interest Checking	Interest account	\$10	\$10	\$8.00/month		Under \$500	None	\$18.00
Bridgewater Savings Bank	Direct Checking	Free acct. w/ Dir. Deposit	\$10	\$10	None		None	None	\$18.00
Bridgewater Savings Bank	No Minimum Checking	No min. bal. account	\$10	\$10	\$4 a month		None	None	\$18.00
Bridgewater Savings Bank	Free Checking for Seniors	Senior account	\$10	\$10	None		None	None	\$18.00
Bristol County Savings Bank	Basic Checking Account	Non-int. bear. Trans. Acct.	\$10.00	0	\$2.50		1st 8 free, after \$.75	8	\$15.00
Bristol County Savings Bank	Personal Checking Account	Same as above	\$10.00	\$200.00	\$5.00		0	0	\$15.00
Bristol County Savings Bank	NOW Checking Account	Int. Bearing Trans. Acct.	\$10.00	\$400.00	\$5.00		0	0	\$15.00
Bristol County Savings Bank	Spirit Checking Account	Int. Bearing Trans. Acct.	\$10.00	\$2,500.00	\$5.00		0	0	\$15.00
Brockton Postal Employees Credit Union	NOW Checking	Checking	0	0/\$5.00	\$2 without direct deposit		0	Unlimited	\$10.00
Brookline Bank	Super Checking	DDA	\$1,000	\$1,000	\$10		N/A	N/A	\$17
Brookline Bank	NOW Account	NOW	\$800	\$800	\$4		\$.35 if balance below minimum	N/A	\$17
Brookline Bank	Checking Account	DDA	\$400	\$400	\$4		\$.35 if balance below minimum	N/A	\$17
Brookline Bank	Flat Fee Checking	DDA	\$10	N/A	\$7.50		N/A	N/A	\$17
Brookline Bank	Basic Checking	DDA	\$10	N/A	\$2.50		\$1	8	\$17
Brookline Bank	18-65 Checking	DDA	\$10	N/A	N/A		N/A	N/A	\$5
Brookline Bank	18-65 NOW	NOW	\$10	N/A	N/A		N/A	N/A	\$5

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
Bridgewater Savings Bank	\$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
Bridgewater Savings Bank	Same as above	Same as above	None	\$1.00	Same as above		
Bridgewater Savings Bank	Same as above	Same as above	None	\$1.00	Same as above		
Bridgewater Savings Bank	Same as above	Same as above	None	\$1.00	Same as above		
Bristol County Savings Bank	\$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
Bristol County Savings Bank	\$15.00						
Bristol County Savings Bank	\$15.00						
Bristol County Savings Bank	\$15.00						
Brockton Postal Employees Credit Union	\$10.00	\$0.75	N/A	\$.95 after 3/mo.	N/A	No	No
Brookline Bank	\$15	\$3	N/A	0.75 (first four free)		Yes	Yes
Brookline Bank	\$15	\$3	\$.35 if balance below minimum	0.75 (first four free)			
Brookline Bank	\$15	\$3	\$.35 if balance below minimum	0.75 (first four free)			
Brookline Bank	\$15	\$3	N/A	N/A			
Brookline Bank	\$15	\$3	N/A	\$.75 (first four free)			
Brookline Bank	N/A	N/A	N/A	\$.75 (first four free)			
Brookline Bank	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

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
Brookline Municipal Credit Union	\$7.00	\$1.00	None	\$1 per inquiry, \$1 per withdrawal. No charge for transfers.	None	Yes	No
Brotherhood Credit Union	\$10	\$1	N/A	None	N/A	Yes	No
Brotherhood Credit Union	\$10	\$1	N/A	None	N/A		
Brotherhood Credit Union	\$10	\$1	N/A	None	N/A		
Butler Bank	\$20.00	Free	0	\$1 unless \$5,000 bal. maintained	\$1.00	No	No
Butler Bank	\$20.00	\$2.00	0	\$1 unless \$1,000 bal. maintained	\$1.00		
Butler Bank	\$20.00	\$2.00	0	\$1.00	No		
Cambridge Portugese Credit Union	\$20.00	\$2.00	\$0.00	\$0.00	\$1.00	Yes	No
Cambridge Portugese Credit Union	\$20.00	\$2.00	\$0.00	\$0.00	\$2.00	Yes	No
Cambridge Portugese Credit Union	\$20.00	\$2.00	\$0.00	\$0.00	\$3.00	Yes	No
Cambridge Portugese Credit Union	\$20.00	\$2.00	\$0.00	\$0.00	\$4.00	Yes	No
Cambridge Savings Bank	\$20.00	\$2.00	None	\$1.00	\$1.00	Yes	Yes
Cambridge Savings Bank	\$20.00	\$2.00	None	\$1.00	\$1.00		
Cambridge Savings Bank	\$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	\$35/ trans. If below minimum	N/A	\$20.00
Cambridge Trust Company	Interest Checking Account	NOW	\$1.00	\$1,000.00	\$6.00	\$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

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
Cambridge Teachers Union FCU	\$5.00	0	\$0.65	\$0.75	N/A	No	No
Cambridge Trust Company	\$20.00	\$2.00	0	\$1.00	\$1.00	Yes	No
Cambridge Trust Company	\$20.00	\$2.00	0	\$1.00	\$1.00		
Cambridge Trust Company	\$20.00	\$2.00	0	\$1.00	\$1.00		
Cambridge Trust Company	\$20.00	\$2.00	0	\$1.00	\$1.00		
Cambridge Trust Company	\$20.00	\$2.00	0	\$1.00	\$1.00		
Cambridge Trust Company	N/A	\$2.00	0	\$1.00	\$1.00		
Cambridge Trust Company	N/A	\$2.00	0	\$1.00	\$1.00		
Canton Co-operative Bank	\$10	\$1	0	\$0.75	0	Yes	No
Canton Co-operative Bank	\$10	\$1	0	\$0.75	0		
Cape Ann Savings Bank	\$5.00	\$1.00	None	\$1.00	\$1.00	Yes	No
Cape Ann Savings Bank	\$5.00	\$1.00	None	\$1.00	\$1.00		
Cape Cod Cooperative Bank	\$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

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
Cape Cod Cooperative Bank	\$15.00	\$2.00	None	\$1 after 5 trans/mo	None		
Cape Cod Cooperative Bank	\$15.00	\$2.00	None	\$1 after 5 trans/mo	None		
Cape Cod Five Cents Savings Bank	\$15.00	\$2.00	0	\$1.00	\$1.00	Yes	No
Cape Cod Five Cents Savings Bank	\$15.00	\$2.00	0	\$1.00	\$1.00		
Cape Cod Five Cents Savings Bank	0	0	0	\$1.00			
Cape Cod Five Cents Savings Bank	0	0	0	\$1.00			
Cape Cod Five Cents Savings Bank	\$15.00	\$2.00	0	\$1.00			
Cape Cod Five Cents Savings Bank	\$15.00	\$2.00	0	\$1.00			
Cape Cod Five Cents Savings Bank	\$15.00	0	0	0			
Central Co-operative Bank	\$15.00	\$2.00 / \$3.00	N/A	\$0.85	N/A	Yes	Yes
Central Co-operative Bank	\$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
Central Co-operative Bank	Right Choice Checking	Package Acct	\$10.00	\$10.00				
Central Co-operative Bank	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			
Central Co-operative Bank	Central Community Checking	Package Acct	\$10.00	\$10.00	deposit	N/A	unlimited	\$18.00
Central One Federal Credit Union	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			
Century Bank	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			
Century Bank	Preferred Checking	Interest-bearing Checking	\$1.00		\$9.00	N/A	N/A	\$25/NSF, \$20 uncollected

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
Central Co-operative Bank	\$15.00	\$2.00 / \$3.00	N/A	free 6 mo - then \$0.85	N/A		
Central Co-operative Bank	\$15.00	\$2.00 / \$3.00	N/A	\$0.85	N/A		
Central Co-operative Bank	\$15.00	\$2.00 / \$3.00	N/A	N/A	N/A		
Central One Federal Credit Union	\$5	\$0.60	0	0	0	Yes	No
Century Bank	\$20/check	\$3.00	N/A	None	\$1.00/per transaction	Yes	Yes
Century Bank	\$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

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
Century Bank	\$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
Century Bank	\$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
Century Bank	\$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
Century Bank	\$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
Chadwick Federal Credit Union	\$10.00	\$1.00	\$1.00	\$1.00	\$1.00	Yes	No
Charles River Bank	\$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.		
Charles River Bank	Regular Checking	Non-interest bearing	\$10.00	\$0.01	\$5.00 (no charge with direct deposit, combined automatic mortgage pay. \$7.50 if bal. is below \$300)	\$1500 bal. or automatic mort. pay.	10	\$15.00
Chelsea-Provident Co-operative Bank	NOW Account	NOW	\$10.00	\$10.00	0	0	All free	\$20.00
Chelsea-Provident Co-operative Bank	DDA	Checking	\$10.00	\$10.00	0	0	All free	\$20.00
Chicopee Municipal Employees Credit Union	NOW Account	Checking	\$25.00	\$100.00	\$3 if bal. below min. bal of \$300	N/A	0	\$10.00
Chicopee Savings Bank	Regular NOW Account	Interest	\$100.00	\$1,000.00	\$5.00	N/A	Unlimited	\$20.00
Chicopee Savings Bank	Regular Checking Account	Non-interest	\$100.00	\$250.00	\$5.00	N/A	Unlimited	\$20.00
Chicopee Savings Bank	Basic Checking Account	Basic	\$10.00	\$10.00	\$3.00	\$30 in excess of 8	8	\$20.00
Chicopee Savings Bank	18/65 NOW Account	Interest	\$100.00	\$100.00	N/A	N/A	Unlimited	\$5.00
Citizens Bank	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
Citizens Bank	Flat Fee Checking Account	Checking	\$25.00	\$0.01	\$11.00	\$0.00	unlimited	\$23.50 per item returned, \$26 per item paid

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
Charles River Bank	\$10.00	\$1.00	0	\$1.00 withdrawal in excess of 5	0		
Chelsea-Provident Co-operative Bank	\$18.00	\$2.00	N/A	N/A	N/A	Yes	No
Chelsea-Provident Co-operative Bank	\$18.00	\$2.00	N/A	N/A	N/A		
Chicopee Municipal Employees Credit Union	\$5.00	\$.50 each	N/A	N/A	N/A	No	No
Chicopee Savings Bank	\$15.00	\$2.00	N/A	N/A	\$1.00	Yes	Yes
Chicopee Savings Bank	\$15.00	\$2.00	N/A	N/A	\$1.00		
Chicopee Savings Bank	\$15.00	\$2.00	N/A	N/A	\$1.00		
Chicopee Savings Bank	N/A	\$1.00	N/A	N/A	\$1.00		
Citizens Bank	\$20.00	\$3.00	\$0.00	\$1.00	\$1.00	Yes	Yes
Citizens Bank	\$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	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	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	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	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

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
Citizens Bank	\$20.00	\$3.00	\$0.00	\$1.00			
Citizens Bank	\$20.00	\$3.00	\$0.00	\$0.00			
Citizens Bank	\$20.00	\$3.00	\$0.00	\$0.00			
Citizens Bank	\$20.00	\$3.00	\$0.00	\$0.00			
Citizens-Union Savings Bank	\$15.00	None	None	\$1.00	\$1.00	Yes	Yes
Citizens-Union Savings Bank	\$15.00	None	None	\$1.00	\$1.00		
Citizens-Union Savings Bank	\$15.00	None	None	None	\$1.00		
Citizens-Union Savings Bank	\$15.00	None	None	\$1.00	\$1.00		
Citizens-Union Savings Bank	\$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 Cooperative Bank	Basic Checking	Checking	\$25.00	\$10.00	None	None	Unlimited	\$17.50 per

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
Citizens-Union Savings Bank	None	None	None	None	\$1.00		
Citizens-Union Savings Bank	None	None	None	None	\$1.00		
City of Boston Credit Union	\$5.00	\$0.25	1st 5 withdrawals free per month, \$1.00 after	1st 5 withdrawals free per month, \$1.00 after	None	Yes	No
Clinton Savings Bank	\$15.00	\$1 free /day or \$2 each	0	\$1.00	\$1	Yes	No
Clinton Savings Bank	\$15.00	Same as above	0	4 free per month	\$1		
Clinton Savings Bank	\$15.00	Same as above	0	0	\$1		
Clinton Savings Bank	\$15.00	Free	0	0	\$1		
Colonial Co-operative Bank	\$25.00	\$1.00	None	\$1.00	\$1.60	No	Yes
Colonial Co-operative Bank	\$25.00	\$1.00	None	\$1.00	\$1.60		
Colonial Federal Savings Bank	\$15	\$1/\$.75 (Sr.)	0	\$0.50	0	Yes	No
Colonial Federal Savings Bank	\$15	\$1/\$.75 (Sr.)	0	\$0.50	0		
Commerce Bank	\$15.00	\$2.50	None	\$1 WD; \$.75 inq.; \$.25 POS	\$1.00	Yes	Yes
Commerce Bank	\$15.00	\$2.50	None	\$1 WD; \$.75 inq.; \$.25 POS	\$1.00		
Commerce Bank	\$15.00	\$2.50	None	\$1 WD; \$.75 inq.; \$.25 POS	\$1.00		
Commerce Bank	\$15.00	\$2.50	None	\$1 WD; \$.75 inq.; \$.25 POS	\$1.00		
Commerce Bank	\$15.00	\$2.50	None	\$1 WD; \$.75 inq.; \$.25 POS	\$1.00		
Commerce Bank	\$15.00	\$2.50	None	\$1 WD; \$.75 inq.; \$.25 POS	\$1.00		
Commerce Bank	\$15.00	\$2.50	None	\$1 WD; \$.75 inq.; \$.25 POS	\$1.00		
Commerce Bank	\$15.00	\$2.50	None	\$1 WD; \$.75 inq.; \$.25 POS	\$1.00		
Commerce Bank	\$15.00	\$2.50	None	\$1 WD; \$.75 inq.; \$.25 POS	\$1.00		
Commerce Bank	\$15.00	\$2.50	None	\$1 WD; \$.75 inq.; \$.25 POS	\$1.00		
Commerce Bank	\$15.00	\$2.50	None	\$1 WD; \$.75 inq.; \$.25 POS	\$1.00		
Commerce Bank	\$15.00	\$2.50	None	\$1 WD; \$.75 inq.; \$.25 POS	\$1.00		
Commerce Bank	\$15.00	\$2.50	None	\$1 WD; \$.75 inq.; \$.25 POS	\$1.00		
Commerce Bank	\$15.00	\$2.50	None	\$1 WD; \$.75 inq.; \$.25 POS	\$1.00		
Commerce Bank	\$15.00	\$2.50	None	\$1 WD; \$.75 inq.; \$.25 POS	\$1.00		
Commonwealth Cooperative Bank	\$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
Commonwealth Cooperative Bank Commonwealth Utilities Employees Credit Union	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
Community Bank	Free & Easy Checking	Checking-non interest bearing	\$10.00	0	0	0	200	\$15.00
Community Bank Co-operative Bank, The Co-operative Bank, The Co-operative Bank, The Co-operative Bank, The Co-operative Bank, The Country Bank for Savings Country Bank for Savings Credit Union of the Berkshires	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
	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
Crescent Credit Union	No Minimum	Interest bearing checking	\$25.00	\$25.00	\$3 (no chg. W/d.dep.)	None	Unlimited	\$16 (\$24 >3/yr.)
Crescent Credit Union	Low Minimum	Same as above	\$25.00	\$25.00	\$4 (no charge with \$250 balance)	\$.10 (No charge with \$250 bal.)	None	Same as above
Crescent Credit Union	NOW	Same as above	\$25.00	\$25.00	\$5 (no charge with \$500 balance)	\$.10 (No charge with \$500 bal.)	None	Same as above
Crescent Credit Union	Crescent 62	Sr. int. bearing checking	\$25.00	\$25.00	None (mbrs. 62 or older)	None	Unlimited	\$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
Commonwealth Cooperative Bank	\$15.00 each	\$2.00	None	None	\$1.00	Yes	
Commonwealth Utilities Employees Credit Union	\$5	0	N/A	0	N/A	No	No
Community Bank	\$10.00	First Money Order withdrawn from account free, \$1.00 each thereafter	0	0	\$1.00 for non-SUM network customers	Yes	Yes
Community Bank	\$10.00	First Money Order withdrawn from account free, \$1.00 each thereafter	\$0.00	\$1.00	\$1.00		
Co-operative Bank, The	\$15	\$2	0	\$1	0	Yes	Yes
Co-operative Bank, The	\$15	\$2	0	\$1	0		
Co-operative Bank, The	\$15	\$2	0	\$1	0		
Co-operative Bank, The	\$15	\$2	0	\$1	0		
Co-operative Bank, The	0	0	0	\$1	0		
Country Bank for Savings	\$7.50	\$1.00	N/A	N/A	\$1.00	Yes	Yes
Country Bank for Savings	\$7.50	\$1.00	N/A	N/A	\$1.00		
Credit Union of the Berkshires	\$8.00	0	0	9	0	No	No
Crescent Credit Union	\$12.00	\$1.25	None	\$1.00	\$0.75	Yes (10 of 16 machines)	No
Crescent Credit Union	\$12.00	\$1.25	None	\$1.00	\$0.75		
Crescent Credit Union	\$12.00	\$1.25	None	\$1.00	\$0.75		
Crescent Credit Union	\$12.00	\$1.25	None	\$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
CUPS Federal Credit Union	Share Draft Account	Share Draft	0	0	None with direct deposit, \$5.00 without	0	unlimited	\$15.00
Danversbank	NOW	interest bearing account w/ direct deposit	\$100.00	\$750.00 to avoid servs. charge	\$5.00/30/ck	0.3	0	\$20.00
Danversbank	Basic	non-interest, 8 free check per statement	\$10.00	none	\$3.00 month, first 8 checks free, after \$.50	\$.50 after 8	8	\$20.00
Danversbank	Flat Fee	non-interest bearing unlimited ck writing	\$10.00	none	\$5.00 month	0	all	\$20.00
Dean Bank	Basic	Checking (MCBC)	0	None	\$3.00	cks.	8	\$20.00
Dean Bank	No Minimum	DDA	\$25.00	None	\$6.00	None	Unlimited	\$20.00
Dean Bank	NOW	Interest checking	\$25.00	\$800.00	\$5 if min. bal. Not maintained	\$.25 if min. bal. Not	Unlimited	\$20.00
Dean Bank	Money Market	MMDA	\$25.00	\$1,000.00	Same as above	\$5 after 3	3	\$20.00
Dedham Institution for Savings	Basic checking	Basic checking	\$10	None	\$3	\$1 after 8	8	\$20
Dedham Institution for Savings	Personal checking account	Non-interest bearing Sr. 50+ Mkt. Rate Int.	\$10	0	\$6 (waived with direct deposit, or \$1000 in savings, or auto loan payment)	0	Unlimited	\$20
Dedham Institution for Savings	Check Plus Account	Bearing	\$10	0	0	0	Unlimited	\$20
Dedham Institution for Savings	18/65 Account	18 yrs. Or over 65	\$10	0	0	0	Unlimited	\$5
Dedham Institution for Savings	NOW Account	Interest bearing	\$10	\$700	\$3	\$0.40	0	\$20
DIRECT Federal Credit Union	DIRECTCheckPlus	Regular Checking	\$25	\$0	\$0	\$0.00	All Free	\$15

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
CUPS Federal Credit Union	\$5.00	\$0.65	none	4 free/month, after \$1.00	N/A	No	No
Danversbank	\$20.00	\$1.50 none if withdrawing	none	\$1.00	none	Yes	Yes
Danversbank	\$20.00	\$1.50 none if withdrawing	none	\$1.00	none		
Danversbank	\$20.00	\$1.50 none if withdrawing	none	\$1.00	none		
Dean Bank	\$20.00	\$2.50	None	None	None	Yes	Yes
Dean Bank	\$20.00	\$2.50	None	None	None		
Dean Bank	\$20.00	\$2.50	None	None	None		
Dean Bank	\$20.00	\$2.50	None	None	None		
Dedham Institution for Savings	\$20	0	0	\$1	\$1	Yes	Yes
Dedham Institution for Savings	\$20	0	0	\$1	\$1		
Dedham Institution for Savings	\$20	0	0	0	\$1		
Dedham Institution for Savings	\$5	0	0	\$1	\$1		
Dedham Institution for Savings	\$20	0	0	\$1	\$1		
DIRECT Federal Credit Union	\$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	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	None	ALL	\$20.00
East Cambridge Savings Bank	Basic Checking Account	Consumer Checking	\$10	\$10	\$15	\$1	0-9	\$20
East Cambridge Savings Bank	e-Access Checking Account	Consumer Checking	\$10	\$10	\$4	\$0	0-10	\$20
East Cambridge Savings Bank	NOW Account	Consumer Checking	\$10	\$10	None	None	0	\$20
East Cambridge Savings Bank	Relationship Checking Account	Consumer Checking	\$10	\$10	None	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
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 or \$3 w/DD	\$0.35	None	\$23.00

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
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 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		
Eastern Bank	\$20.00	1 free w/WD, or \$2 ea	None	1st 3 free, 4 + \$1.25 each	\$1.00	Yes	Yes
Eastern Bank	\$20.00	1 free w/WD, or \$2 ea	None	1st 3 free, 4 + \$1.25 each	\$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
				\$5,000 daily (can be combined				
Eastern Bank	Select Checking	Int. - Prsnl. Relation. Acct.	\$50.00	balances)	\$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
					\$6.00 (\$4.00 over		1st Order	
Edgartown National Bank	Generations Gold	Checking	\$10	\$0	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
							1st Order	
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
				\$1,000 or \$2,500 in related COD or sav. to earn interest and avoid			None if min. bal. not	
Enterprise Bank and Trust Company	Personal Interest Checking	Individual	None	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
			COD \$2,500 bal. or greater must be opened.	COD \$2,500 bal. or greater must be maintained.				
Enterprise Bank and Trust Company	Prize	Individual		\$1,000 to earn int. and avoid srvs. fees	None	None	Unlimited	\$25.00
							Limited to	
Enterprise Bank and Trust Company	Money Market	Individual	\$1,000.00	fees	\$7.50	None	3 /mo.	\$25.00
Equitable Co-operative Bank	NOW	Regular	\$300.00	\$300.00	0	\$0.25	20	\$12.50
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

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
Eastern Bank	\$20.00	None	None	1st 3 free, 4 + \$1.25 each	\$1.00		
Eastern Bank	None	Free	None	Free	\$1.00		
Easthampton Savings Bank	\$20.00	\$1.50	0	\$0.75	0	Yes	Yes
Easthampton Savings Bank	\$20.00	\$1.50	0	0	0		
Economy Co-operative Bank	\$10	\$1	Not applicable	\$1	Not applicable	Yes	Yes
Edgartown National Bank	\$18	\$3	0	\$1	\$1.50	No	No
Edgartown National Bank	\$18	\$3	0	\$1	\$1.50	No	No
Edgartown National Bank	\$18	\$3	0	\$1	\$1.50	No	No
Edgartown National Bank	\$18	\$3	0	\$1	\$1.50	No	No
Edgartown National Bank	\$18	\$3	0	\$1	\$1.50	No	No
Energy Credit Union	\$10.00	N/A	0	\$0.00	N/A	Yes	No
Enterprise Bank and Trust Company	\$20.00	\$2.00	None	\$1 if min. bal. not main.	\$1.00	Yes	No
Enterprise Bank and Trust Company	None	\$2.00	None	\$1 if min. bal. not main.	\$1.00		
Enterprise Bank and Trust Company	\$20.00	None	None	None	\$1.00		
Enterprise Bank and Trust Company	\$20.00	\$2.00	None	\$1 if min. bal. Not main.	\$1.00	No	Yes
Equitable Co-operative Bank	\$10.00	\$1.25	0	\$1.00	\$0.75	Yes	No
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		

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	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		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
Fidelity Bank	Access Plus	Checking	\$100.00	\$5,000 in combined deposit and loan accounts	\$10.00	0	Unlimited	\$20.00

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
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		
Fall River Municipal Employees Credit Union	\$15	\$1	None	None	None	Yes	No
Fall River Municipal Employees Credit Union	\$15	None	None	None	None		
Family Federal Savings, FA	\$15.00	\$1.50	None	\$1.00	\$0.00	Yes	Yes
Family Federal Savings, FA	\$15.00	\$1.50	None	\$1.00	\$0.00		
Federal Reserve Boston Employees Credit Union	\$12.50	\$1.50	0	\$0.75	\$0.75	No	No
Fidelity Bank	\$15.00	\$2, \$3.50 non-customer	0	\$1.00	\$1.50	Yes	Yes
Fidelity Bank	\$15.00	\$2, \$3.50 non-customer	0	\$1.00	\$1.50		
Fidelity Bank	\$15.00	\$2, \$3.50 non-customer	0	\$1.00	\$1.50		
Fidelity Bank	\$15.00	\$2, \$3.50 non-customer	0	0	\$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
First Citizens Federal Credit Union	Basic Checking	Basic DDA	0	0	0	None	25	\$27.00
First Citizens Federal Credit Union	Champion Checking	DDA Exclusive to Teachers, Police, Fire, EMT	0	0	0	None	all	\$27.00
First Citizens Federal Credit Union	Hero Checking	DDA Exclusive to Veterans and Active Duty Military	0	0	0	None	all	\$27.00
First Citizens Federal Credit Union	Select Checking	DDA Earns Interest	0	0	Combined balance of \$5,000.00 or \$10.00/month	None	all	\$27.00
First Citizens Federal Credit Union	Direct Bonus Checking	DDA Earns Bonus Dividend on Direct Deposit High Yield Tiered Rate	0	0	0	None	all	\$27.00
First Citizens Federal Credit Union	1st Place Checking	DDA	\$15,000.00	0	0	None	all	\$27.00
First Citizens Federal Credit Union	18/59		0	0	0	None	all	\$27.00
First Citizens Federal Credit Union	H.S.A		0	0	0	None	all	\$27.00
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	Basic Checking	Checking	\$50.00	None	\$2.50 0 with direct deposit, or	\$1.00/check over 10	N/A	\$25.00 paid item or \$20.00 ret. Item
Flagship Bank	Classsic Checking	Checking	\$50.00	None	\$8.00/mo.	None	N/A	\$25.00 paid item or \$20.00 ret. Item

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
First Citizens Federal Credit Union	\$25.00	\$2.00	None	None	\$2.00	Yes	No
First Citizens Federal Credit Union	\$25.00	\$2.00	None	None	\$2.00		
First Citizens Federal Credit Union	\$25.00	\$2.00	None	None	\$2.00		
First Citizens Federal Credit Union	\$25.00	\$2.00	None	None	\$2.00		
First Citizens Federal Credit Union	\$25.00	\$2.00	None	None	\$2.00		
First Citizens Federal Credit Union	\$25.00	\$2.00	None	None	\$2.00		
First Citizens Federal Credit Union	\$25.00	\$1.00	None	None	\$2.00		
First Citizens Federal Credit Union	\$25.00	\$2.00	None	None	\$2.00		
First National Bank of Ipswich	\$25.00	\$3.00	None	\$1.50	\$2.50	Yes	Yes
First National Bank of Ipswich	\$25.00	\$3.00	None	\$1.50	\$2.50	Yes	
First National Bank of Ipswich	\$25.00	\$3.00	None	\$1.50	\$2.50	Yes	
First National Bank of Ipswich	\$25.00	\$3.00	None	\$1.50	\$2.50	Yes	
First National Bank of Ipswich	\$25.00	\$3.00	None	\$1.50	\$2.50	Yes	
Fitchburg Community Federal Credit Union	\$5	\$2	None	None	None	No	No
Fitchburg ME Federal Credit Union	\$5.00	\$1.00	\$0	\$0	\$1.00	Yes	
Flagship Bank	\$20.00	\$4.00	None	\$1.25	\$1.00	Yes	Yes
Flagship Bank	\$20.00	\$4.00	None	\$1.25			

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	60 Plus Checking	Checking	\$50.00	None	None	None	N/A	\$5.00
Flagship Bank	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 ret. Item
Flagship Bank	Basic Advantage	Relationship	\$50.00	combined \$20,000.00	\$15.00 if below combined min.	None	N/A	\$25.00 paid item or ret. Item
Flagship Bank	Advantage	Relationship	\$50.00	combined \$75,000.00	\$20.00 if below combined min.	None	N/A	\$25.00 paid item or ret. Item
Flagship Bank	Advantage Plus	Relationship	\$50.00	combined	\$25.00 if below combined min.	None	N/A	\$25.00 paid item or ret. Item
Florence Savings Bank	Free Checking	Non-Interest bearing	\$10.00	None	None	None	1st 200 free 18/62	\$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	\$20, \$5 for 18/62 customer
Florence Savings Bank	NOW Checking	Interest bearing	\$10.00	\$500.00	\$5 below min. bal.	None	free 18/62	\$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	\$500 in acct. or below \$400.	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	\$5000	\$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

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
Flagship Bank	None	None	None	None			
Flagship Bank	\$20.00	\$4.00	None	\$0.00 NYCE; \$1.25 all others			
Flagship Bank	\$20.00	\$4.00	None	\$1.25			
Flagship Bank	\$20.00	\$4.00	None	None			
Flagship Bank	\$20.00	\$4.00	None	None			
Florence Savings Bank	\$15.00, 18/62 free	\$1.50, 18/62 free with withdrawal	None	None	\$1.00	Yes	Yes
Florence Savings Bank	\$15.00, 18/62 free	\$1.50, 18/62 free with withdrawal	None	None	\$1.00		
Florence Savings Bank	\$15.00, 18/62 free	\$1.50, 18/62 free with withdrawal	None	\$.75 per transaction	\$1.00		
Florence Savings Bank	Same as above	Same as above	None	None	\$1.00		
Foxboro Federal Savings	\$15.00	\$1.00, Sr. \$.50	None	\$1.00		Yes	Yes
Framingham Co-operative Bank	\$15.00	\$1.00	None	\$0.50	None	Yes	Yes
Framingham Co-operative Bank	\$15.00	\$1.00	None	1st 4 free then \$.50	None		
Framingham Co-operative Bank	\$15.00	\$1.00	None	\$0.50	None		
Framingham Co-operative Bank	\$15.00	\$1.00	None	\$0.50	None		
Framingham Co-operative Bank	\$15.00	\$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
				\$2,500 in acct. or \$5000 total savings and loan balance				
Framingham Co-operative Bank	High Interest Checking	Highest Earn. Ck. Acct.	\$100.00		\$5.00	\$0.20	None	\$15.00/\$20.00
Framingham Municipal Federal Credit Union	Share Draft	NOW	\$1.00	None	\$1.00	N/A	N/A	\$12.00
Freedom Credit Union	NOW Account	Transaction	\$15	\$0	0	0	All	\$1.00
Georgetown Savings Bank	GSB Basic Choice Checking	Basic DDA	\$25.00	N/A	0	\$0.50	15	\$25.00
Georgetown Savings Bank	GSB Choice Checking	DDA	\$25.00	\$100.00	\$6.00	0	Unlimited	\$25.00
Georgetown Savings Bank	GSB Choice Plus Checking	DDA	\$25.00	\$5,000.00	\$7.00	0	Unlimited	\$25.00
Georgetown Savings Bank	GSB Premium Choice Checking	DDA	\$25.00	N/A	\$5.00	0	Unlimited	\$25.00
Georgetown Savings Bank	GSB NOW Account	18/65 DDA	\$25.00	N/A	\$0.00	0	Unlimited	\$5.00
	GSB Choice Money Market Account	Money Market	\$10,000.00	\$1,000.00	\$5.00	0	3/month	\$25.00
Georgetown Savings Bank	GSB Investment Access Account	Money Market	\$2,500.00	\$1,000.00	\$5.00	0	3/month	\$25.00
GFA Federal Credit Union	Right Choice Checking	Checking	\$200	\$200.00	\$3 if below min.	0	N/A	\$17.00
GFA Federal Credit Union	CheckEase	Checking	\$25	\$0.00	0	0	N/A	\$17.00
GFA Federal Credit Union	Rewards Checking	Checking	\$100	\$500.00	\$5 if below min.	\$1	5	\$17.00
Gloucester Co-operative Bank	Basic Checking	Regular Checking	\$10.00	\$0.01	None	None	Unlimited	\$20.00
Gloucester Co-operative Bank	Millenium Checking	NOW Account	\$10.00	\$0.01	None	None	Unlimited	\$20.00
Goldmark Federal Credit Union	Share Drafts	Checking	0	\$0.00	0	0	50	\$22.00
Grafton Suburban Credit Union	Type I (Truncated)	NOW	\$25	\$25.00	None	\$0.15	20	\$15.00
Grafton Suburban Credit Union	Type II (Non-truncated)	NOW	\$25	\$25.00	\$3	\$0.15	20	\$15.00
				To avoid svcs. chg. \$1.00 for Granite, \$500 for NOW	If below min. \$7.00 for Granite, \$5.00 for NOW			
Granite Savings Bank	Granite Account; NOW Account	Checking	\$10.00			0	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
Framingham Co-operative Bank	N/A	\$1.00	None	\$0.50	None		
Framingham Municipal Federal Credit Union	\$10.00	N/A	None	\$0.50	None	Yes	No
Freedom Credit Union	\$5.00	\$0.50	0	0	0	Yes	No
Georgetown Savings Bank	\$20.00	\$3.00	0	\$1.00	\$1.00	Yes	Yes
Georgetown Savings Bank	\$20.00	\$3.00	0	Unlimited	\$1.00		
Georgetown Savings Bank	\$20.00	\$3.00	0	0	\$1.00		
Georgetown Savings Bank	\$20.00	\$3.00	0	\$1.00	\$1.00		
Georgetown Savings Bank	\$0.00	\$3.00	0	\$1.00	\$1.00		
Georgetown Savings Bank	\$20.00	\$3.00	0	\$1.00	\$1.00		
Georgetown Savings Bank	\$20.00	\$3.00	0	\$1.00	\$1.00		
GFA Federal Credit Union	\$15.00	\$1.50	0	\$0.50	\$0.00	No	No
GFA Federal Credit Union	\$15.00	\$1.50	0	\$0.50	\$0.00		
GFA Federal Credit Union	\$15.00	\$1.50	0	\$0.50	\$0.00		
Gloucester Co-operative Bank	\$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
Gloucester Co-operative Bank	\$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
Goldmark Federal Credit Union	\$7.00	\$0.00	\$0.75	\$0.75	\$0.00	Yes	No
Grafton Suburban Credit Union	\$5.00	\$1.00	0	\$1.00	\$0.00	Yes	No
Grafton Suburban Credit Union	\$5.00	\$1.00	0	\$1.00	\$0.00		
Granite Savings Bank	\$15.00	\$2.00	0	\$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
Greater Springfield Credit Union	NOW Account	Regular NOW	\$25.00	None	None	None	50 free with our 90 account	\$2.00
Greenfield Co-operative Bank	Variable Rate NOW Checking	Checking	\$10	\$500.00	None	None	0	\$18.00
Greenfield Co-operative Bank	Basic Checking	Checking	\$10	\$500.00	None	None	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

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
Greater Springfield Credit Union	\$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
Greenfield Co-operative Bank	\$15.00	\$2.00	None	Withdrawals and transfers - \$1.00, POS - \$0.00	None	Yes	No
Greenfield Co-operative Bank	\$15.00	\$2.00	None	Withdrawals and transfers - \$1.00, POS - \$0.00	None		
Greenfield Co-operative Bank	Waived	Waived	None	Withdrawals and transfers - \$1.00, POS - \$0.00			
Greenfield Savings Bank	\$15	\$2.00	N/A	N/A	\$1.00	Yes	No
Greenfield Savings Bank	\$15	\$2.00	N/A	\$0.75	\$1.00		
Greenfield Savings Bank	\$15	\$2.00	N/A	\$0.75	\$1.00		
Greenfield Savings Bank	\$15	\$2.00	N/A	N/A	N/A		
Greylock Federal Credit Union	\$15.00	\$1.00	0	\$1.00	0	No	No
Hampden Bank	\$25.79	NA	4 free then \$.75	NA	NA	Yes	No
HarborOne Credit Union	7.5	1	0	1	0	Yes	No
HarborOne Credit Union	7.5	1	0	1	0		
Harvard University Employees Credit Union	\$15.00	\$2.00	\$0.00	\$1.00	\$0.00	No	No
Harvard University Employees Credit Union	\$15.00	\$2.00	\$0.00	\$1.00	\$0.00		
Harvard University Employees Credit Union	\$15.00	\$2.00	\$0.00	\$0.00	\$0.00		
Haverhill Bank	\$20.00	\$2.00	0	W/D \$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
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
Haverhill Bank	Money Market	Money Market	\$50.00	\$1,000.00	\$5.00	\$3.00 (over 3)	0	Same as above
Haverhill Fire Department Credit Union	NOW	Regular Checking	None	0	0	0	1st box free, free checks for retirees	\$15
Hingham Institution for Savings	Completely Free Checking	Checking	\$10	None	None	None	Unlimited	\$20
Hingham Institution for Savings	NOW Checking (earns competitive int.)	Checking	\$10	None	\$2; if daily min. bal. falls below \$500 fee of \$5	Charge of \$0.15 oer check after 10 checks per stmt. free.	10	\$20
Holbrook Co-operative Bank	NOW Account	Interest Acct.	\$25.00	\$100 to earn interest	None	\$0.20	20	\$15.00
Holbrook Co-operative Bank	Freedom Checking	Non-Interest Acct.	\$50.00	None	None	None	All	\$15.00
Holbrook Co-operative Bank	NOW Exempt	18/65 Acct.	\$25.00	interest	None	None	All	\$5.00
Hometown Bank	NOW Account	Checking	\$10.00	\$10.00	None	None	All	\$15.00
Hoosac Bank	NOW Account	Checking	\$25.00	\$10 to earn int;	None if bal. of \$300 is maintained, \$3.00 if balance below at any time	\$0.15	None	\$12.00
Hoosac Bank	Truly Free Checking	Checking	\$25	\$300 to avoid fees	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

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
Haverhill Bank	\$20.00	\$2.00	0	\$1.00	\$1.00		
Haverhill Bank	\$20.00	\$2.00	0	Free unless bal. Falls below			
Haverhill Bank	\$20.00	\$2.00	0	\$10,000			
Haverhill Fire Department Credit Union	\$15	0	N/A	1st 4 withdrawals free, \$1.00 after	N/A	No	No
Hingham Institution for Savings	\$15	\$1.00	None	\$1.00	\$1.25	Yes	Yes
Hingham Institution for Savings	\$15	\$1.00	None	\$1.00	\$1.25		
Holbrook Co-operative Bank	\$10.00	\$1.00	None	\$.75 withdraw/ \$.25 inq.	None	Yes	Yes
Holbrook Co-operative Bank	\$10.00	\$1.00	None	Same as above			
Holbrook Co-operative Bank	None	None	None	Same as above			
Hometown Bank	\$10.00	1 free per day	None	None	None	Yes	Yes
Hoosac Bank	\$5.00	\$1.00	None	None	\$1.50	Yes	Yes
Hoosac Bank	\$5.00	\$1.00	None	None	\$1.50		
Houghton Mifflin Employees Federal Credit Union	\$15.00	N/A	N/A	\$1.00/EA AFTER 4	N/A	No	No
Houghton Mifflin Employees Federal Credit Union	\$15.00	N/A	N/A	\$1.00/EA AFTER 4	N/A		
Houghton Mifflin Employees Federal Credit Union	\$15.00	N/A	N/A	\$1.00/EA AFTER 4	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
Hudson Municipal Employees Federal Credit Union	Regular Share Draft	Reg. Checking	\$50	\$50	0	0	All	\$20
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
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 \$1,500 combined deposit balances or a mortgage	\$10	0	Unlimited	\$15
Lawrence Savings Bank	Reward Checking Account	Rewards for high deposit balance or a mortgage	\$50.00	\$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	Free	Unlimited	\$25.00	
Lawrence Savings Bank	Now Checking Account	Interest bearing checking	\$50.00	\$1,000 or \$7,500 in combined balances	\$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
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

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
Hudson Municipal Employees Federal Credit Union	\$10	N/A	N/A	N/A	N/A	No	No
Hyde Park Savings Bank	\$15.00	\$1.50	0	\$1.00	\$1.00	Yes	Yes
Industrial Credit Union						Yes	No
Industrial Credit Union	\$10	N/A	N/A	\$1	N/A		
Institution for Savings in Newburyport	\$15.00	None	None	None	None	Yes	No
Institution for Savings in Newburyport	\$15.00	None	None	None	None	Yes	No
Institution for Savings in Newburyport	\$10.00	\$1.00	None	None	None		
Lawrence Firefighters Federal Credit Union	\$10	\$1	\$1	\$1	0	Yes	No
Lawrence Firefighters Federal Credit Union	\$10	\$1	\$1	\$1	0		
Lawrence Firefighters Federal Credit Union	\$10	\$1	\$1	\$1	0		
Lawrence Savings Bank	\$25.00	\$2.00	Free	Free	Yes	Yes	
Lawrence Savings Bank	\$25.00	\$2.00	Free	\$1.00 (non SUM)	Yes	Yes	
Lawrence Savings Bank	\$25.00	\$2.00	Free	\$1.00 (non SUM)	Yes	Yes	
Lawrence Savings Bank	\$25.00	\$2.00	Free	\$1.00 (non SUM)	Yes	Yes	
Lawrence Savings Bank	\$25.00	\$2.00	Free	\$1.00 (non SUM)	Yes	Yes	
Lee Bank	\$5.00	\$1.00	0	\$1.00	\$1.00	Yes	Yes
Lee Bank	\$5.00	\$1.00	0	\$1.00	\$1.00		
Lee Bank	\$5.00	\$1.00	0	\$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
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	Remarkable Rewards Checking	Checking Account	\$25	\$0	None	None	Unlimited	\$25.00
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	\$10 if below \$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
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	\$500.00	\$6 if below \$500	\$0.35 after 25	25	\$20 per item
Lexington MA Federal Credit Union	Share Draft	Checking (Reg.)	No min. to open	No min. balance	No	No fee	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
Lee Bank	\$5.00	\$1.00	0	\$1.00	\$1.00		
Lee Bank	\$5.00	\$1.00	0	\$1.00	\$1.00		
Legacy Banks	\$25.00	\$1.00	None	0	\$2.00	Yes	Yes
Legacy Banks	\$25.00	\$1.00	None	0	\$2.00	Yes	N/A
				\$1.00 (ATM fees rebated if qualifications are met each statement cycle)			
Leominster Credit Union	\$20.00	\$2.00	None	\$1.00	\$2.00	Yes	No
Leominster Credit Union	\$20.00	\$2.00	None	\$1.00	\$2.00	Yes	No
Leominster Credit Union	\$20.00	\$2.00	None	\$0	\$2.00	Yes	No
Leominster Credit Union	\$20.00	\$2.00	None	\$0	\$2.00	Yes	No
Leominster Credit Union	\$20.00	\$2.00	None	\$0	\$2.00	Yes	No
Leominster Credit Union	\$20.00	\$2.00	None	\$0	\$2.00	Yes	No
Leominster Employees Federal Credit Union	\$5	\$1	n/a	\$1 after 4 in a month	N/A	Yes	No
Leominster Employees Federal Credit Union	\$5	\$1	n/a	\$1 after 4 in a month	N/A		
Leominster Employees Federal Credit Union	\$20.00	\$2.00	None	\$1.00	\$0.75		
Lexington MA Federal Credit Union	\$20.00	N/A	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
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 -	\$20.00
Lynn Firemens Federal Credit Union	Draft	Checking	\$0	\$0	0	0	50	\$10
M/COM Federal Cedit Union	Share Draft Account	Checking	0 - require \$25 sav. acct to be maintained	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. \$1,000 or \$5,000	combined	None	\$18.00
Marlborough Savings Bank	Advantage checking		\$150.00		\$15 if under min.	none	N/A	\$18.00
Marlborough Savings Bank	Collegiate checking	For students	\$150.00	None	\$6.00	8	8	\$18.00
Marthas Vineyard Savings Bank	1) NOW	Int. bearing checking	\$10	\$10	0	\$0.20	0	\$10
Marthas Vineyard Savings Bank	2) NOW 18/65	Int. bearing checking	\$10	\$10	0	0	0	\$5
Mass State Employees Credit Union	NOW Account	Regular	None	None	\$7.00	None	None	\$18.00

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
Liberty Bay Credit Union	10	0.85	0	5 Free then \$1	N/A	Yes	No
Liberty Bay Credit Union	10	0.85	0	0	N/A	Yes	No
Liberty Bay Credit Union	10	0.85	0	5 Free then \$1	N/A	Yes	No
Liberty Bay Credit Union	10	0.85	0	5 Free then \$1	N/A	Yes	No
Liberty Bay Credit Union	10	0.85	0	0	N/A	Yes	No
Louise E. Mills Federal Credit Union	\$15.00	\$1.00	N/A	0	N/A	No	No
Lowell Co-operative Bank	\$12.00	\$1.50	Free	Free	N/A	Yes	No
Lowell Firefighters Credit Union	\$15.00	N/A	N/A	6 free then \$1.00	N/A	Yes	No
Lowell Five Cent Savings Bank	\$15.00	\$1.50	N/A	\$1.00	N/A	Yes	Yes
Lowell Five Cent Savings Bank	\$15.00	\$1.50	N/A	\$1.00	N/A		
Luso Federal Credit Union	\$20.00	\$1.50/\$.50 - Seniors	None	None - Reimbursed	\$1.00 per transaction	No	No
Lynn Firemens Federal Credit Union	\$10.00	N/A	N/A	\$1.00	N/A	No	No
M/COM Federal Cedit Union	\$5.00	0	5 free \$.25 over 5	5 free \$.75 over 5	0	Yes	No
Malden City Employees Credit Union	10	N/A	N/A	\$1.00	N/A	Yes	No
Mansfield Co-operative Bank	\$15.00	\$1.00	\$0.00	\$0.75	\$0.00	Yes	Yes
Mansfield Co-operative Bank	\$15.00	\$1.00	\$0.00	\$0.75	\$0.00		
Marblehead Savings Bank	\$15.00	\$1.00	None	\$1.00	None	Yes	Yes
Marlborough Savings Bank	None	\$1.00				Yes	Yes
Marlborough Savings Bank	\$15.00	\$1.00					
Marlborough Savings Bank	\$15.00	None					
Marlborough Savings Bank	\$15.00	4 free, then \$.50					
Marthas Vineyard Savings Bank	\$10	\$1	0	\$0.90	\$1	No	Yes
Marthas Vineyard Savings Bank	0	0	0	0	N/A		
Mass State Employees Credit Union	\$10.00	\$0.75	None	\$1.00	None	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
Mass State Employees Credit Union	NOW Account	Reg/Req	None	\$500.00 + over	None	None	None	\$18.00
Mass State Employees Credit Union	NOW Account	Convenience	None	None	None	None	150	\$18.00
Massachusetts Postal Employees Credit Union	Share Draft	Checking	\$0	\$0	0	0	N/A	\$25.00
Mayflower Co-operative Bank	Personal Checking Account	NOW Account	\$100.00	\$750 to waive fee	\$5.00	N/A	All 400 per year free	\$18.00
MBTA Employees Credit Union	NOW	Checking	\$5	\$5	\$1	N/A		\$20
MBTA Employees Credit Union	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
Mechanics Co-operative Bank	Freedom Checking	Checking	\$100.00	None	None	None	N/A	\$25.00
Mechanics Co-operative Bank	NOW Account	Checking	\$300.00	\$300.00	\$10 if below \$300	None	N/A	\$25.00
Medical Area Federal Credit Union	Value Plan	Share Draft Checking	0	0	0	0	200	\$20.00
Medical Area Federal Credit Union	Value Plan Plus	Share Draft Checking	0	\$1,000.00	\$6 if bal. falls below \$1000	0	200	\$20.00
Meetinghouse Co-operative Bank	NOW Checking	Checking	\$100.00	None	None	None	N/A	\$15.00
Mellon Trust of New England, NA	Basic Checking	Checking	N/A	N/A	\$5.00	8 free, \$.75 after 30 cks.	8	\$30.00
Mellon Trust of New England, NA	Personal Checking	Checking	N/A	N/A	\$7.00	\$.25 after 30 cks.	30	\$30.00
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	\$30.00
Melrose Co-operative Bank	NOW Checking	NOW Checking	\$10.00	\$750.00	\$6.00	0	0	\$10.00

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
Mass State Employees Credit Union	\$10.00	\$0.75	None	\$1.00	None		
Mass State Employees Credit Union	\$10.00	\$0.75	None	\$1.00	None		
Massachusetts Postal Employees Credit Union	\$0.00	N/S	N/A	\$0.00	N/A	No	No
Mayflower Co-operative Bank	\$18.00	\$2.00	0	\$0.75	\$1.00 at Plymouth, MA ATM only	No	No
MBTA Employees Credit Union	\$15	\$1.00	None	First six per month free, after \$.75	\$1.00	Yes	No
MBTA Employees Credit Union	\$15	\$1.00	None offered	None offered	N/A		
Mechanics Co-operative Bank	\$15.00	\$1.00	None	\$1.00 per transaction	None	Yes	Yes
Mechanics Co-operative Bank	\$15.00	\$1.00	None	\$1.00 per transaction	None		
Medical Area Federal Credit Union	\$15.00	\$2.00	0	1st 8 free then \$1.00	0	No	No
Medical Area Federal Credit Union	\$15.00	\$2.00	0	1st 12 free than \$1.00	0		
Meetinghouse Co-operative Bank	\$15.00	\$2.00	None	1st 12 free per month, after \$1	None	No	No
Mellon Trust of New England, NA	\$30.00	\$5.00	Free	MAC, NYCE \$1.25 Cirrus \$2	N/A	Yes	Yes
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		
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

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
				\$300.00 (waived with direct deposit)	\$2.00 (waived with direct deposit)	\$0.15 (waived with direct deposit)	0	\$10.00
Members Plus Credit Union	NOW Account	Duplicate Checking	\$25.00				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
					\$2.50 (waived with direct deposit)	\$0.00	Unlimited	\$20.00
Mercantile Bank	NOW Account	Personal	\$10.00	\$500.00	\$10.00 (waived with direct deposit)	\$0.00	Unlimited	\$20.00
Mercantile Bank	Premium Checking	Personal	\$10.00	\$5,000	\$5.00 (waived with direct deposit)	\$0.00	Unlimited	\$20.00
Merrimac Savings Bank	NOW - 04	Checking	\$100.00	\$500.00*	\$5.00*	\$0.15*		\$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*	\$0.15*		\$7.00
Merrimac Savings Bank	DDA Organization - 07	Checking	\$100.00	\$100.00*	\$5.00*	\$0.15*		\$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
					\$5.00 plus changes to NOW acct. interest	\$3.00 per ck. Over 3 checks	3	\$15.00
Methuen Co-operative Bank	Super Investment Checking Acct.	Checking	\$2,500.00	\$2,500.00				
Methuen Municipal Employees Federal Credit Union	Share Draft Account	Checking	\$0.00	\$0.00	\$0.00	\$0.00	All	\$20.00
				Main. Avg. daily bal. of \$500	\$5.00	None	50	\$20.00
Metropolitan Credit Union	Value Checking	Checking	\$25.00					
Metropolitan Credit Union	Silver Checking (for mbrs. 65 & older)	Checking	\$25.00	None	None	None	All	\$5.00
				\$2,000 to earn MM rate.	\$5 if mo. ending bal. drops below	None - limit of 3 per month	None	\$20.00
Metropolitan Credit Union	Money Market	Money Market Checking	\$2,000.00		\$2000			
Middlesex Savings Bank	NOW Checking	Interest Bearing	\$1.00	\$1,000	\$5.00	N/A	unlimited	\$15.00
Middlesex Savings Bank	Basic Checking	Non Interest Bearing	\$1.00	N/A	\$3.00	\$0.50	10	\$15.00
Middlesex Savings Bank	18/65 Checking	Interest Bearing	\$1.00	N/A	N/A	N/A	unlimited	\$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
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	\$1.00	\$1.00	Yes	No
Metropolitan Credit Union	\$15.00	None	None	Same as above	None		
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		

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
Middlesex Savings Bank	Freedom Checking TM	Non Interest Bearing	\$1.00	\$250 (or receive direct deposit)	\$10.00	N/A	unlimited	\$20.00
Milford Federal Savings and Loan Association	N.O.W.	checking	\$10.00	\$10.00	\$8 if below \$600 bal.	0	first 25	\$23.00
Milford National Bank & Trust Co., The	Basic Checking	Checking	\$10.00	None	\$2.50	Up to 8 free, after \$.75	8	\$20.00
Milford National Bank & Trust Co., The	Regular Checking	Checking	\$10.00	\$500.00/\$100.00	\$6.00/\$8.00	None/None	0	\$20.00
Milford National Bank & Trust Co., The	62+ Checking	Sr. Checking	\$10.00	None	None	0	0	\$20.00
Milford National Bank & Trust Co., The	NOW Checking	Int. bearing checking	\$50.00	\$1,000.00	\$6.00 if below \$1000 bal.	None	0	\$20.00
Millbury Federal Credit Union	Free Checking	Checking	\$10.00	None	None	None	Unlimited	\$20.00
Millbury Federal Credit Union	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
Millbury Federal Credit Union	Truncated Checking	Checking	\$10.00	\$200.00	<\$200 - \$2.00	None	Unlimited	\$20.00
Millbury National Bank	Personal Checking Account	Checking	None	\$200.00	\$6.00	None	Unlimited	\$20.00
Millbury National Bank	NOW Account	Checking	\$700.00	\$700.00	\$6.00 (no charge with \$700 balance)	None	N/A	\$20.00
Millbury Savings Bank	Free Checking	Same	\$10.00	None	None	None	Unlimited	\$15.00
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	\$.15 per check	1st 5 free	\$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
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
Millbury Savings Bank	\$10.00	\$1.00	None	\$1.00	\$1.00		
Monson Savings Bank	\$15.00	\$1.50	N/C	N/C	\$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
Monson Savings Bank	FLEX	No fee reg. Check.	\$10.00	N/A	N/A	1st order of checks free	N/A	\$15.00
Morton Federal Credit	Share Draft	Reg. Checking	\$5.00	\$5.00	\$5.00	None	All	\$5.00
Mutual Federal Savings Bank	Personal Checking	Basic	\$50.00	None	\$2.00	\$.25 over 10 cks.	10	\$18.00
Mutual Federal Savings Bank	Super NOW Checking	Interest	\$50.00	None	\$4 if bal. Under \$500	\$.25 over 20 cks. If bal. Under \$500	20	\$18.00
Mutual Federal Savings Bank	Direct Deposit Checking	Direct Deposit	\$50.00	None	None	\$.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
Natick Federal Savings Bank	NOW Account	Interest Checking	\$10.00	\$10.00	\$3.00 (waived with \$1000 balance)	\$.20 (waived with \$1000 balance)	0	\$15.00
Natick Federal Savings Bank	Basic Checking	Non-Interest Checking	\$10.00	\$10.00	\$3.00	\$.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

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
Monson Savings Bank	\$15.00	\$1.50	N/C	N/C	\$1.00		
Morton Federal Credit	\$20.00	\$1.50	None	\$1.00	None	No	No
Mutual Federal Savings Bank	\$10.00	\$1.00	None	\$1.00	None	Yes	Yes
Mutual Federal Savings Bank	\$10.00	\$1.00	None	\$1.00			
Mutual Federal Savings Bank	\$10.00	\$1.00	None	\$1.00			
Mutual Federal Savings Bank	\$10.00	\$1.00	None				
Mutual Federal Savings Bank	\$10.00	\$1.00	None				
Natick Federal Savings Bank	\$10.00	\$1.00	None	1-4 = None; 5+ = \$.75 (waived with \$1000 balance)	None	Yes	Yes
Natick Federal Savings Bank	\$10.00	\$1.00	None	Same as above	None		
Natick Metrowest Federal Credit Union	\$10.00	None	None		\$1.00	No	No
National Grand Bank	\$15.00	\$1.00	None	\$0.75	None	Yes	Yes
National Grand Bank	\$15.00	\$1.00	None	\$0.75	None	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	
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. \$25 to earn dividends otherwise no min. \$25 to earn dividends otherwise no min.		\$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. \$25 to earn dividends otherwise no min. \$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. \$25 to earn dividends otherwise no min. \$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. \$25 to earn dividends otherwise no min. \$25 to earn dividends otherwise no min.	None	None	None			
NationsHeritage Federal Credit Union	65 & over package	Checking	None if min. daily balance of \$1,000 maintained, otherwise at NOW rate \$25 to earn dividends otherwise no min. \$25 to earn dividends otherwise no min. \$25 to earn dividends otherwise no min.	None	None	None			
NESC Federal Credit Union	Classic Share Draft	Checking	None if min. daily balance of \$1,000 maintained, otherwise at NOW rate \$25 to earn dividends otherwise no min. \$25 to earn dividends otherwise no min. \$25 to earn dividends otherwise no min.	\$25.00	\$5.00	N/A	Unlimited	\$1.00	
NESC Federal Credit Union	Basic Share Draft	Checking	None if min. daily balance of \$1,000 maintained, otherwise at NOW rate \$25 to earn dividends otherwise no min. \$25 to earn dividends otherwise no min. \$25 to earn dividends otherwise no min.	0	0	N/A	Unlimited	\$1.00	
New Bedford Credit Union	Free Share Draft	Checking	None if min. daily balance of \$1,000 maintained, otherwise at NOW rate \$25 to earn dividends otherwise no min. \$25 to earn dividends otherwise no min. \$25 to earn dividends otherwise no min.	\$5.00	\$5.00	0	1st order of 150 free	0	
New England United Methodist 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. \$25 to earn dividends otherwise no min. \$25 to earn dividends otherwise no min.	\$25.00	\$25.00	Under \$300, \$3.00	0	0	\$20.00
Newburyport Five Cents Savings Bank	NOW Account	Checking	None if min. daily balance of \$1,000 maintained, otherwise at NOW rate \$25 to earn dividends otherwise no min. \$25 to earn dividends otherwise no min. \$25 to earn dividends otherwise no min.	\$100.00	\$500.00	\$4.00	20	0	\$15.00
Newburyport Five Cents Savings Bank	Basic Checking Account	Checking	None if min. daily balance of \$1,000 maintained, otherwise at NOW rate \$25 to earn dividends otherwise no min. \$25 to earn dividends otherwise no min. \$25 to earn dividends otherwise no min.	\$10.00	0	\$3.00	8 free, after \$1	8	\$15.00
Newburyport Five Cents Savings Bank	Lifeline Checking Account	Checking	None if min. daily balance of \$1,000 maintained, otherwise at NOW rate \$25 to earn dividends otherwise no min. \$25 to earn dividends otherwise no min. \$25 to earn dividends otherwise no min.	\$10.00			Unlimited		\$10.00
Norfolk Community Federal Credit Union	Share Draft Account	Regular checking	None if min. daily balance of \$1,000 maintained, otherwise at NOW rate \$25 to earn dividends otherwise no min. \$25 to earn dividends otherwise no min. \$25 to earn dividends otherwise no min.	\$10.00	\$300.00	\$7.00	0		\$20.00
North Attleboro Federal Credit Union	Share Draft	Member checking	None if min. daily balance of \$1,000 maintained, otherwise at NOW rate \$25 to earn dividends otherwise no min. \$25 to earn dividends otherwise no min. \$25 to earn dividends otherwise no min.	\$25.00	\$25.00	\$5.00 (waived with bal. over \$300)	0	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
National Grand Bank	\$15.00	\$1.00	None	\$0.75	None	Yes	Yes
National Grand Bank	\$15.00	\$1.00	None	\$0.75	None	Yes	Yes
NationsHeritage Federal Credit Union	\$5.00	3 free then \$1 per ck. (per visit)	None	None	None	Yes	No
NationsHeritage Federal Credit Union							
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

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 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
North Cambridge Co-operative Bank	NOW Account	Checking	\$500.00	\$500.00	0 above min. \$1.00 below	0 above min., \$.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
North Middlesex Savings Bank	Basic Checking	Checking	\$1.00	None	\$5.00 (waived with direct deposit and 18/65)	None	No Limit	\$25.00
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

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
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		
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

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 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 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 Northern MA Telephone Workers Community Credit Union	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
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 Direct Deposit Checking	Minimum to Avoid Ck. For clients w/DD	\$25.00	\$100.00	N/A	N/A	Unlimited	\$20.00
Northmark Bank			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

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
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 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
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	\$0.50	N/A	N/A	No	Yes	No
Northmark Bank	\$15.00	\$3.00	None	None	\$0.75	Yes	Yes
Northmark Bank	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			
Northmark Bank	\$15.00	\$3.00	\$0.75	\$0.75			
Northmark Bank	\$15.00	\$3.00	None	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
							Unlimited if bal. is not below \$750 any day during cycle	
Northmark Bank	Student Checking	Student Checking	None	None	None \$5 if bal. is below \$750 any day during cycle	None	Unlimited	\$20.00
Northmark Bank	Personal Checking	Checking	None	\$750.00	during cycle	None	Unlimited	\$20.00
Northmark Bank	Flat Fee Checking	Checking	None	None	\$10.00	None	Unlimited	\$20.00
							Unlimited if bal. is not below \$1500 any day during cycle	
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	\$20.00
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

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
Northmark Bank	\$15.00	\$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			
Northmark Bank	\$15.00	\$3.00	None	None			
Northmark Bank	\$15.00	\$3.00	None	None			
Northmark Bank	\$15.00	\$3.00	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			
Northmark Bank	\$15.00	\$3.00	None	None			
Northmark Bank	\$15.00	\$3.00	If bal. In acct. is below	If bal. In acct. is below			
Norwood Co-operative Bank	\$15.00	\$2.00	\$0.00	\$0.00		Yes	No
Norwood Co-operative Bank	\$15.00	\$2.00	\$0.00	\$0.00			
Norwood Co-operative Bank	\$15.00	\$2.00	\$0.00	\$0.00			
Norwood Co-operative Bank	\$5.00	\$2.00	\$0.00	\$0.00			
Notre Dame Community Federal Credit Union	\$5.00	\$0.75	None	1st 3 per month free, after \$1.00	None	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
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
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

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
Ocean Spray Employees Federal Credit Union	\$10.00	\$0.75	NA	\$1.00	N/A	No	No
OneUnited Bank	\$20.00	\$2.00	N/A	\$1.00 if more than 4 trans.	N/A	No	No
OneUnited Bank	\$20.00	\$2.00	N/A	\$1.00 if more than 4 trans.			
OneUnited Bank	\$20.00	\$2.00	N/A	\$1.00 if more than 4 trans.			
OneUnited Bank	\$20.00	\$2.00	N/A	\$1.00 if more than 4 trans.			
Our Lady of the Angels Federal Credit Union	\$15.00	\$1.25	N/A	N/A	N/A	No	No
Pentucket Bank	\$20.00	\$2.50	None	\$1.00	\$1.25	Yes	Yes
Pentucket Bank	None	None	None	\$1.00	\$1.25	Yes	Yes
Pentucket Bank	None	None	None	\$1.00	\$1.25	Yes	Yes
Pentucket Bank	\$20.00	\$2.50	None	\$1.00	\$1.25	Yes	Yes
Pentucket Bank	\$20.00	\$2.50	None	\$1.00	\$1.25	Yes	Yes
Pentucket Bank	\$20.00	\$2.50	None	\$1.00	\$1.25	Yes	Yes
Pentucket Bank	\$20.00	\$2.50	None	\$1.00	\$1.25	Yes	Yes
Peoples Community Credit Union	\$10.00	\$0.75	Do not have ATMs	0	N/A	Yes	No
PeoplesBank	\$15.00	\$2.00	0	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
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	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
Postal Community Credit Union	Share Draft Account	Checking	None	None	None	None	One free checks/year	\$10.00
Provident Bank	Totally Free Checking	Checking	\$10.00	0	0	0	Unlimited	\$22.00
RAH Federal Credit Union	Regular check account		Cost of checks order	None	None	None	None	\$5.00 per qtr.
Randolph Savings Bank	Free checking	Non-interest bearing	\$10.00	None	None	None	N/A	\$20.00
Randolph Savings Bank	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

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
PeoplesBank	\$15.00	\$2.00	0	None	None		
PeoplesBank	\$15.00	\$2.00	0	\$1.00	0		
Pilgrim Bank	\$15.00	\$0.75	0	0	0	Yes	No
Pittsfield Co-operative Bank	\$15.00	\$1.00	0	0	0	Yes	Yes
Pittsfield Co-operative Bank	\$15.00	\$1.00	0	0	0		
Pittsfield Co-operative Bank	\$15.00	\$1.00	0	0	0		
Pittsfield Co-operative Bank	\$15.00	\$1.00	0	0	0		
Pittsfield Co-operative Bank	\$15.00	\$1.00	0	0	0		
Pittsfield Municipal Federal Credit Union	\$10.00	\$0.75	N/A	8 free month	None	Yes	No
Pittsfield Municipal Federal Credit Union	\$10.00	\$0.75	N/A	8 free month	None		
Polish National Credit Union	\$5.00	\$0.40	0	\$.75 (withdrew inq.) \$.50	0	Yes	No
Polish National Credit Union	\$5.00	\$0.40	0	\$.75; \$.50	0		
Postal Community Credit Union	\$15.00	\$2.00	None	None	\$1.00	Yes	No
Provident Bank	\$10.00	\$1.00	None	\$1.00	\$1.00	Yes	Yes
RAH Federal Credit Union	\$10.00	\$1.00	1st 3 mo. free, \$1.00 POS	NA	No	No	No
Randolph Savings Bank	\$15.00	\$.50 for 55+ \$1.00 for anyone else	None	\$1.00	\$1.00	Yes	Yes
Randolph Savings Bank	\$15.00	\$.50 for 55+ \$1.00 for anyone else	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
Randolph Savings Bank	Super NOW Checking	Interest bearing	\$2,500.00	\$2,500.00	\$10 if bal. falls below \$2500	None	N/A	\$20.00
Randolph Savings Bank	Choice checking & Lifestyles 50	Interest bearing	\$100.00	\$100.00	\$8 if bal. falls below \$100	None	N/A	\$20.00
Randolph Savings Bank	Choice checking & Lifestyles 50+	Interest bearing	\$100.00	None	\$5, \$4 for lifestyles 50+	None	N/A	\$20.00
Randolph Savings Bank	Relationship Checking	Relationship of \$5,000.00	\$5,000.00	w/direct deposit \$5,000 combo	\$8 if bal. falls below \$5000	None	N/A	\$20.00
Randolph Savings Bank	President's Club Checking	Relationship of \$10,000	\$10,000.00	w/any 3 acct. \$10,000 combo	below \$10,000	None	N/A	\$20.00
Reading Co-operative Bank	Value Checking	Personal	\$10.00	None	None	None	Unlimited	\$25.00
Reading Co-operative Bank	Value NOW Checking	Personal	\$10.00	\$500.00	\$10 waived w/bal. >\$500	>\$3 = \$5.00	Unlimited	\$25.00
Reading Co-operative Bank	Money Market Deposit Account	Personal	\$2,500.00	None	\$10 waived w/bal. >\$2500	per check	Three	\$25.00
Reading Co-operative Bank	Value Checking	18/65	\$10.00	None	None	None	Unlimited	\$5.00
River Works Credit Union	Share Draft Account	Checking	\$20.00	None	None	None	None	\$3.00
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 ckng. W/no min. bal. Required or mo. fee	\$50.00	\$1.00	0	0	Unlimited	\$5.00
Rockland Trust Company	No Minimum Checking	Unlimited check writing & no limit on # of deposits and withdrawals	\$50.00	\$1.00	\$10.00	0	Unlimited	\$20.00
Rockland Trust Company	Low-Cost Checking	Student & MCBA Check.	\$50.00	\$1.00	\$2.50	\$1/ck. Over 10 per stmt. cycle	10/stmt. cycle	\$20.00

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
Randolph Savings Bank	\$15.00	\$.50 for 55+ \$1.00 for anyone else	None	\$1.00	\$1.00		
Randolph Savings Bank	\$15.00	\$.50 for 55+ \$1.00 for anyone else	None	\$1.00	\$1.00		
Randolph Savings Bank	\$15.00	\$.50 for 55+ \$1.00 for anyone else	None	\$1.00	\$1.00		
Randolph Savings Bank	\$15.00	\$.50 for 55+ \$1.00 for anyone else	None	\$1.00	\$1.00		
Randolph Savings Bank	\$15.00	\$.50 for 55+ \$1.00 for anyone else	None	\$1.00	\$1.00		
Reading Co-operative Bank	\$10.00	\$1.00	No fee debit card	0	\$1.00	Yes	Yes
Reading Co-operative Bank	\$10.00	\$1.00	No fee debit card	0	\$1.00		
Reading Co-operative Bank	\$10.00	\$1.00	N/A	N/A	N/A		
Reading Co-operative Bank	No Fee	\$1.00	No Fee	No Fee	\$1.00		
River Works Credit Union	\$12.00	\$2.00	8 free trans.per month; \$0.35 per transaction thereafter	\$1.00	None	Yes	No
Rockland Trust Company	\$20.00	0	0	0	\$0.75	Yes	Yes
Rockland Trust Company	0	0	0	\$1.00			
Rockland Trust Company	\$20.00	\$2.50	0	\$1.00			
Rockland Trust Company	\$20.00	\$2.50	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
Rockland Trust Company	Traditional Checking	Checking w/no limit or fees on the # of checks, withdrawals, or deposits, regardless of balance	\$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 Limited to	\$5.00
Rockport National Bank	Money Market	Checking Tiered Interest; no svcs. fee with dircect deposit	\$10.00	\$2,500.00	\$10 if below \$2,500 min. bal.	None	3 per month	\$15.00
S Bank	Wall Street Checking	Checking	\$50.00 \$50.00 (no min. required after opening acct.)	\$1,000.00	\$15.00	None	N/A	\$20.00
S Bank	VIP Checking	Interest	\$50.00 (no min. required after opening acct.)	Direct Deposit	\$10.00	None	N/A	\$20.00
S 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
S Bank	Totally Free Checking	Checking	\$50.00 (no min. required after opening acct.)	None	None	None	N/A	\$20.00
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
Salem Five Cents Savings Bank	Homebanking Checking	DDA	\$100.00	None	None	\$1.00	10	\$20.00

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
Rockland Trust Company	\$20.00	\$2.50	0	\$1.00			
Rockport National Bank	\$15.00	\$2.00	None	\$1.00	\$1.00 if not mbr. Of SUM	Yes	No
Rockport National Bank	\$15.00	\$2.00	None	\$1.00	\$1.00 if not mbr. Of SUM		
Rockport National Bank	\$15.00	\$2.00	None	\$1.00	\$1.00 if not mbr. Of SUM		
Rockport National Bank	\$15.00	\$2.00	None	\$1.00	\$1.00 if not mbr. Of SUM		
Rockport National Bank	\$15.00	\$2.00	None	\$1.00	\$1.00 if not mbr. Of SUM		
S Bank	\$20.00	\$3.00	0	\$1.00	\$1.00	Yes	Yes
S Bank	\$20.00	\$3.00	0	First 3 trans. Free at other banks ATMs, after \$1	\$1.00		
S Bank	\$20.00	\$3.00	0	First 3 trans. Free at other banks ATMs, after \$1	\$1.00		
S Bank	\$20.00	\$3.00	0	\$1.00	\$1.00		
Salem Five Cents Savings Bank	\$20.00	\$3.00	\$0.00	\$1.25	\$1.00	Yes	Yes
Salem Five Cents Savings Bank	\$20.00	\$3.00	\$0.00	\$1.25	\$1.00		
Salem Five Cents Savings Bank	\$20.00	\$3.00	\$0.00	\$1.25	\$1.00		
Salem Five Cents Savings Bank	\$20.00	\$3.00	\$0.00	\$0.50 after 20	\$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 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 None	0
Scituate Federal Bank	Freedom Checking	Free Checking	\$25.00	0	None	None	First 50 free, paycheck directly deposited, all subsequent free	\$25.00
Scituate Federal Bank	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		\$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
Salem Five Cents Savings Bank	\$20.00	\$3.00	\$0.00	\$0.50 after 20	\$1.00		
Salem Five Cents Savings Bank	\$20.00	\$3.00	\$0.00	\$1.25	\$1.00		
Salem Five Cents Savings Bank	\$20.00	\$3.00	\$0.00	\$0.00	\$1.00		
Salem Five Cents Savings Bank	\$20.00	\$3.00	\$0.00	\$1.25 after 5	\$1.00		
Santo Christo Federal Credit Union	\$10.00	\$1.50	N/A	N/A	N/A	No	No
Santo Christo Federal Credit Union							
Saugus Bank, a Co-operative Bank	\$15.00	1 free per day, after \$1.50.	No charge	\$1.00	None	Yes	Yes
Saugus Bank, a Co-operative Bank	\$15.00	1 free per day, after \$1.50.	No charge	\$1.00	None		
Saugus Federal Credit Union	\$14.00					Yes	No
Savers Co-operative Bank	\$7.50	\$1.00	0	\$1.00	\$1.00	Yes	Yes
Savers Co-operative Bank	\$7.50	\$1.00	0	\$1.00	\$1.00		
Scituate Federal Bank	\$20.00	\$2.00	None	\$0.75	\$0.75	Yes	Yes (Checking)
Scituate Federal Bank							
Scituate Federal Bank	\$20.00	\$2.00	None	First 10 free; then \$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
Seamen's Bank	No-Interest Basic Checking	Basic Checking	\$1.00	\$500.00	\$5.00 < min.	None	Starter Kit	\$15.00
Seamen's Bank	NOW Checking	NOW	\$1.00	\$1,000.00	\$5.00 < min.	None	Starter Kit	\$15.00
Seamen's Bank	Student/Over 65	Basic Checking	\$1.00	None	None	Nonw	Free Wallet style checks	None
Seaport Credit Union	NOW	Basic checking Interest Bearing	\$15.00	\$400.00	\$4.00	0	50	\$15.00
Secure Credit Union	Access Share Draft Checking	NOW Account	0	0	0	0	N/A	10
Sharon Co-operative Bank	Now	N.O.W	100	25	3	0	all	25
Sharon Co-operative Bank	No Interest checking	No Interest Checking	100	25	0	0	all	25
Sharon Co-operative Bank	Special Money Market Account	Money market	2500	25	0	0	3 per month	25
Sharon Credit Union	Completely Free Checking	checking	\$0.00	0	0	0	50	\$15.00
Sharon Credit Union	Super Now Account	checking	\$500.00	\$500.00	\$5.00	0	0	\$15.00
SJB Federal Credit Union	Share Draft	Reg. Checking	\$50.00	\$50.00	\$2.00	0	0	0
Somerset Federal Credit Union	Checking	DDA	\$5.00	\$1.00	0	0	200	\$10.00
Somerville Municipal Federal Credit Union	Share Draft	Checking	\$25.00	\$25.00	0	0	No limit	\$10.00
South Adams Savings Bank	Totally Free Checking	Checking	\$10.00	\$10.00	0	0	0	\$16.00
South Adams Savings Bank	Low Minimum Interest Checking	Checking	\$10.00	\$10.00	\$6.00 if bal. <\$500.00	0	0	\$16.00
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 Savings Bank	Basic Checking Account	Checking	\$10.00	\$10.00	\$3.00	Over 8/mo. \$1 each	8	\$20.00

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
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
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						
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 Savings Bank	\$15.00	\$2.00	0	\$1.00	\$1 if not in SUM network	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
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.			
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
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	Basic Checking	Entry Level DDA	\$25.00	none	\$2.50	\$0.75	10	\$25.00
Sovereign Bank	Access Checking	Self-service DDA	\$10.00	none	\$6.75, \$4.75 w/direct deposit	\$0.50	20	\$25.00
Sovereign Bank	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	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)	\$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		None	None	\$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
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		
South Shore Savings Bank							
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
Southbridge Savings Bank	\$20.00	\$1.00	None	None	\$1.00	Yes	Yes
Southern Mass Credit Union	\$10.00	\$2.00	8 free; \$1 each over 8	None	None	Yes	No
Sovereign Bank	\$20.00	\$3.00	none	\$1.25	\$0.75	No	Yes
Sovereign Bank							
Sovereign Bank	\$20.00	\$3.00	none	\$1.25	\$0.75		
Sovereign Bank							
Sovereign Bank	\$20.00	\$3.00	none	\$1.25	\$0.75		
Sovereign Bank							
Spencer Savings Bank	\$15.00	\$1.50	None	\$1.00	\$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
					\$4.00 (waived with direct deposit)	\$0.20	None	\$15.00
Spencer Savings Bank	Regular NOW	Checking	\$50.00	None				
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, Organiz., Lifeline, 18/65 all free, DBA	Lifeline 18-65 - \$5
St. Annes Credit Union of Fall River		Lifeline 18-65, DBA all checking			DBA - \$5.00 if bal. falls below \$300	DBA - \$.15 per check	all \$.15	Others - \$15.00
St. Anthony of Padua Federal Credit Union	Share Draft	Checking	\$25.00	\$200.00	0	35	0	\$10.00
St. Dominic's Federal Credit Union	Share Draft	Checking	\$5.00	\$5.00	\$2.00	N/A	150	\$15.00
St. Jean's Credit Union	NOW account	Basic Checking	\$5.00	\$0.00	\$0.00	\$0.00	0	\$15.00
St. Mary's Credit Union	Checking	Checking	\$25.00	0	0	0	200	\$3.00
St. Michael's Federal Credit Union	Share Draft	Checking	\$10 - \$25	interest	\$3.00	N/A	N/A	\$10-\$25
St. Vincent Hospital Credit Union	NOW	Checking	None	None	None	None	N/A	\$5.00
STCU Credit Union	NOW	Basic Check. NOW	0	0	None	None	50 free	\$10.00
Stoneham Savings Bank	Basic Checking	Personal checking	\$10.00	\$500.00	\$4.00	N/A	Unlimited	\$15.00
Stoneham Savings Bank	NOW Checking	Personal checking	\$10.00	\$1,000.00	\$4.00	N/A	Unlimited	\$15.00
Stoneham Savings Bank	Bulldog Checking	Personal checking	\$10.00	\$10.00	\$0.00	N/A	Unlimited	\$15.00
StonehamBank	Select Checking	Personal Checking	\$10.00	\$0.00	\$0	\$0	Unlimited Checkwriti	\$20.00
StonehamBank	Value Checking	Personal Checking	\$10.00	\$0.00	\$6.00	\$0	Unlimited Checkwriti	\$20.00

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
Spencer Savings Bank	\$15.00	\$1.50	None	\$1.00	\$1.00		
Spencer Savings Bank	\$15.00	\$1.50	None	\$1.00	\$1.00		
Spencer Savings Bank	\$15.00	\$1.50	None	\$1.00	\$1.00		
St. Annes Credit Union of Fall River	Lifeline 18-65 - \$5	Member - \$1.25	None	None	None	Yes	No
St. Annes Credit Union of Fall River	Others - \$15.00	Non-member - \$2.00					
St. Anthony of Padua Federal Credit Union	\$7.50	\$1.00	N/A	0	N/A	No	No
St. Dominic's Federal Credit Union	\$7.50	\$1.00	N/A	N/A	N/A	No	No
St. Jean's Credit Union	\$10.00	\$1.00	\$0.50	\$0.50	\$1.00	No	No
St. Mary's Credit Union	\$10.00	0	0	0	0	Yes	No
St. Michael's Federal Credit Union	\$5.00	N/A	N/A	N/A	N/A	No	No
St. Vincent Hospital Credit Union	\$10.00	\$1.00	N/A	N/A	N/A	No	No
STCU Credit Union	\$5.00	None	N/A	None	N/A	Yes	No
Stoneham Savings Bank	\$15.00	\$1.00	0	\$1.00	0	Yes	Yes
Stoneham Savings Bank	\$15.00	\$1.00	0	\$1.00	0		
Stoneham Savings Bank	\$15.00	\$1.00	0	0	0		
StonehamBank	\$15.00	\$2.00	\$0	\$0.00	\$1.00	Yes	Yes
StonehamBank	\$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
StonehamBank	Classic Checking	Personal Checking	\$10.00	\$500.00	\$7.00	\$0	Unlimited Checkwriting	\$20.00
StonehamBank	Choice Checking	Personal Checking	\$10.00	\$1,000.00	\$8.00	\$0	Unlimited Checkwriting	\$20.00
StonehamBank	Premier Checking	Senior Personal Checking	\$10.00	\$0.00	\$0	\$0	Unlimited Checkwriting	\$20.00
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	\$0	10 checks	\$15.00
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
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		
TD Bank	SimplyMore Checking	Relationship	\$25	\$5,000 combined deposit and/or outstanding home equity balances (Waived with Direct Deposit)	\$15 if below minimum balance (Waived with Direct Deposit)	N/A	Unlimited	\$28/item pd; \$26/item returned
TD Bank	SimplyFree Checking	Free	\$25	N/A	N/A	N/A	Unlimited	\$28/item pd; \$26/item returned

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
StonehamBank	\$15.00	\$2.00	\$0.00	\$1.00	\$1.00		
StonehamBank	\$15.00	\$2.00	\$0.00	\$1.00	\$1.00		
StonehamBank	\$15.00	\$2.00	\$0.00	\$1.00	\$1.00		
Stoughton Co-operative Bank	\$15.00	\$1.00 (Seniors \$.60)	0	5 free then \$.75 per	0	Yes	No
Stoughton Co-operative Bank	\$15.00	\$1.00 (Seniors \$.60)	0	5 free then \$.75 per	0		
Sturdy Credit Union	\$20.00	\$1.00	N/A	N/A	N/A	No	No
Taunton Federal Credit Union	\$25.00	\$1.00	0	4 max per month	0	Yes	No
Taunton Federal Credit Union	\$25.00	\$1.00	0	\$1.00	0		
Taunton Federal Credit Union	\$25.00	\$1.00	0	4 max per month	0		
Taunton Federal Credit Union	\$25.00	\$1.00	0	\$1.00	0		
Taunton Federal Credit Union	\$25.00	\$1.00	0	\$1.00	0		
TD Bank	\$28/item	\$6.00	Free	4 Free, then \$1.75	\$1 .50	Yes	Yes
TD Bank	\$28/item	\$6.00	Free	\$1.75	\$1 .50	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
TD Bank	SimplyPreferred Checking	Relationship	\$250	\$20,000 combined deposits and/or outstanding home equity balances	\$20 if below minimum balance (1st 3 mo free)	N/A	Unlimited	\$28/item pd; \$26/item returned
TD Bank	Interest Checking	Interest	\$25	\$1,000	\$10	N/A	Unlimited	\$26/item returned
Tewksbury Municipal Employees Federal Credit Union	Checking	Checking	0	0	0	0	0	\$10.00
The Bank of Canton	NOW Account	Personal Checking	\$200 (flexible)	None	None	None	All	\$12.50
The Bank of Canton	Money Market Account	Personal MMDA	\$2,500.00	None	None	\$5 per check in access of 4 checks per month	3	\$12.50 \$20.00/\$5.00 for
The Savings Bank	Basic Checking	No fee checking	\$50.00	None	None	None	No limit	18/65
The Savings Bank	NOW Account	Checking w/interest	\$50.00	\$500.00	\$5.00 (waived unless min. bal. not maintained)	None	No limit	Same as above
The Village Bank	Free Checking	Non-interest checking	\$20.00	None	None	None	All	\$25.00
The Village Bank	Now Account	Interest Bearing checking	\$20.00	\$500 daily balance or \$1500 daily balance in 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

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
TD Bank	\$28/item	\$6.00	Free	Free	\$1 .50	Yes	Yes
TD Bank	\$28/item	\$6.00	Free	\$1.75	\$1 .50	Yes	Yes
Tewksbury Municipal Employees Federal Credit Union	\$10.00	\$1.00	N/A	0	N/A	No	No
The Bank of Canton	\$12.50	\$0.50	None	\$1.00	\$1.00 non-SUM only	Yes	No
The Bank of Canton	\$12.50	\$0.50	None	\$1.00	\$1.00 non-SUM only		
The Savings Bank	\$15.00	\$2.00	None	\$1.00 (waived with direct deposit)	None	Yes	Yes
The Savings Bank	\$15.00	\$2.00	None	\$1.00 (waived with direct deposit)	None		
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		

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
UniBank for Savings	Perfect Sense Plus Checking	Relationship Checking	10.00	25,000.00	15.00	0.00	unlimited	\$20.00
		Relationship NOW						
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
			\$10.00 (must be a current student)	None	None	None	unlimited	\$24.99
				\$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)	.25 cents per check paid (if account has direct deposit there is no minimum balance requirement)		
Wainwright Bank & Trust Company	Value Checking	Non-int. bearing chcking	\$10.00				unlimited	\$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
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 locations. \$2.00 fee for non-SUM ATM		
Wainwright Bank & Trust Company	\$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	Yes
					No chg. To SUM ATM cust exc at Back Bay,Fresh Pond&Harvard Sq locations. \$2.00 fee for non-SUM ATM		
Wainwright Bank & Trust Company	\$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	
					No chg. To SUM ATM cust exc at Back Bay,Fresh Pond&Harvard Sq locations. \$2.00 fee for non-SUM ATM		
Wainwright Bank & Trust Company	\$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	

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	NOW Checking	Interest bearing	\$10.00	\$1,000.00 daily balance	\$8.00	.30 cents per check paid. Additional .25 cents per check over 50 checks	50 checks with daily minimum balance of \$1,000	\$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 \$5.00 fee if more than 10 check are paid in the monthly cycle.	unlimited	unlimited	\$24.99
Wakefield Co-operative Bank	Basic	Checking	N/A	N/A		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

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
Wainwright Bank & Trust Company	\$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	
Wainwright Bank & Trust Company	\$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	
Wainwright Bank & Trust Company	\$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	
Wakefield Co-operative Bank	\$10.00	\$1.00	N/A	\$0.75	N/A	Yes	Yes
Wakefield Co-operative Bank	\$10.00	\$1.00	N/A	\$0.75	N/A		
Wakefield Co-operative Bank	\$10.00	\$1.00	N/A	\$0.75	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
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 bal.)	\$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 ck. Order	\$500.00	\$2.50	\$0.25	Unlimited	\$12.00
Walpole Co-operative Bank	Sr. NOW Checking (62 & over)	NOW Account	None	None	N/C	N/C	Unlimited 20 free tran. (checks and deposits)	N/C
Walpole Co-operative Bank	Basic Checking	Non-interest bearing	Amt. Equal 1st ck. Order	None	\$4.00	\$0.25	8 free checks	\$12.00
Walpole Co-operative Bank	Basic Checking II (MCBC)	Non-interest bearing	Same as above	None	\$3.00	\$0.50	Unlimited	\$12.00
Ware Co-operative Bank	Priority Checking	Value added checking	0	\$100 to avoid fee	\$7.00	None	Unlimited	None
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, free checks, earn interest	\$100.00	\$100.00	\$5.00	None	First fifty	\$15.00
Watertown Savings Bank	Senior Checking		\$100.00	N/A	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
Wakefield Co-operative Bank	\$10.00	\$1.00	N/A	\$0.75	N/A		
Walpole Co-operative Bank	\$12.00	N/C	N/C	6 free /mo. Each addl. \$.65	N/C	Yes	Yes
Walpole Co-operative Bank	\$12.00	\$1.00	N/C	6 free /mo. Each addl. \$.65	N/C		
Walpole Co-operative Bank	\$12.00	\$1.00	N/C	6 free /mo. Each addl. \$.65	N/C		
Walpole Co-operative Bank	N/C	N/C	N/C	None	N/C		
Walpole Co-operative Bank	\$12.00	\$1.00	N/C	6 free /mo. Each addl. \$.65	N/C		
Walpole Co-operative Bank	\$12.00	\$1.00	N/C	6 free /mo. Each addl. \$.65	N/C		
Ware Co-operative Bank	\$10.00	\$2.00	N/A	0	N/A	Yes	Yes
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		

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
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	\$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
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

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
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
West Springfield Municipal Employees Federal Credit Union	\$10.00	0	N/A	0	N/A	No	No
West Springfield Municipal Employees Federal Credit Union	\$10.00	0	N/A	0	N/A		
Westbank	\$20.00	\$3.00	None	\$1.00	\$1.00	No	No
Westbank	\$20.00	\$3.00	None	\$1.00	\$1.00	No	No
Westbank	\$20.00	\$3.00	None	\$1.00	\$1.00	No	No
Westbank	None	None	None	\$1.00	\$1.00	No	No
Westbank	\$20.00	\$3.00	None	\$1.00	\$1.00	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
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	Fees offset by earn. credit	\$3.00	\$0.15	10	\$20.00
Westfield Bank	Commercial Account	Corp./Bus. W/TIN	\$50.00	\$1000 to avoid servs. fee	\$4.75	\$0.14	0	\$20.00
Westfield Bank	NOW Account	Consumers/DBA's	\$50.00		\$5.00	\$0.15	0	\$20.00
Westport Federal Credit Union	Share Draft Account	Personal Checking	\$5 to open \$20 to earn interest	0	\$3 if \$200 min. bal. not maintained	0	0	\$12.00 nsf fee
Weymouth Bank	NOW Checking	Interest bearing	\$25.00	\$25.00	\$2.00	\$0.15 if over 20 cks.	20	\$12.00
Weymouth Bank	NOW Checking w/Direct Deposit	Interest bearing	\$25.00	\$25.00	0	0	All	\$12.00
Weymouth Bank	NOW Checking 18/65	Interest bearing	\$25.00	\$25.00	0	0	All	\$5.00
W-G Federal Credit Union	Share Draft	Checking	\$25.00	0	0	0	All	0
Williamstown Savings Bank	Now Checking	NOW	\$10.00	\$10.00	0	\$0.15	First order	\$20.00
Williamstown Savings Bank	Student Checking	Checking	0	0	\$3 if over 5 per month	0	First order	\$20.00

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
Westbank	\$20.00	\$3.00	None	\$1.00	\$1.00	No	No
Westbank	None	None	None	\$1.00	\$1.00	No	No
Westbank	\$20.00	\$3.00	None	\$1.00	\$1.00	No	Yes
Western Massachusetts Federal Credit Union	\$15	\$2.00	N/A	\$0.75 per transaction withdrawal, 8 free withdrawals each mo. w/direct deposit	N/A	Yes	No
Westfield Bank	\$15.00	\$2.00	0	0	\$1.00	Yes	Yes
Westfield Bank	\$15.00	\$2.00	0	0	\$1.00		
Westfield Bank	\$15.00	\$2.00	0	0	\$1.00		
Westfield Bank	\$15.00	\$2.00	0	0	\$1.00		
Westfield Bank	\$15.00	\$2.00	0	0	\$1.00		
Westport Federal Credit Union	\$7.00	\$3.00 rdi	\$1.00	None	None	No	No
Weymouth Bank	\$10.00	\$1.00	0	\$1.00	0	Yes	Yes
Weymouth Bank	\$10.00	\$1.00	0	\$1.00	0		
Weymouth Bank	0	0	0	\$1.00	0		
W-G Federal Credit Union	\$15.00	0	\$0.75	N/A	N/A	No	No
Williamstown Savings Bank	\$10.00	\$1.00	0	\$1.00	\$1 one location only	No	Yes
Williamstown Savings Bank	\$10.00	\$1.00	0	\$1.00	\$1 one location only		

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
Williamstown Savings Bank	Direct Deposit Checking	Checking	0	0		0 \$.50 (over \$250 bal. no	First order 0 (over \$250 bal. unlimited)	\$20.00
Winchester Co-operative Bank	NOW	NOW	None	None	0	charge)	0	\$10 pr chk
Winchester Savings Bank	NOW Account	Interest checking	\$10	\$1,000.00	\$5	\$0.35	0	\$3.00
Winchester Savings Bank	Super NOW	Interest checking	\$10	\$1,500.00	\$6	\$0.35	0	\$3.00
Winchester Savings Bank	Personal Checking	non-int. checking	\$10	None	\$2	\$0.35	8	\$3.00
Winter Hill Bank, FSB	Smart Choice Account	Checking	\$10.00	0	0	0	0	\$15.00
Winter Hill Bank, FSB	Classic NOW Account	NOW	\$100.00	\$100.00	\$8 (if below min. bal.)	0	0	\$15.00
Winter Hill Bank, FSB	Super NOW Account	NOW	\$2,000.00	\$2,000.00	\$5 (if below min. bal.)	0	0	\$15.00
Woburn Municipal Federal Credit Union	Regular checking	Regular Share	\$5.00	\$5.00	0	0	200	\$5.00
Worcester Credit Union	Preferred	Checking	\$500.00	\$500.00	\$5 if bal. Below min.	None	1st 50 cks free	\$3.00
Worcester Credit Union	Basic	Checking	0	0	None	None	Same as above	\$3.00
Worcester Fire Department Credit Union	Regular	Checking	0	0	0	0	0	\$2.00
Workers' Credit Union	Basic	basic	\$25	\$0	\$0	\$.35 each	15	\$18
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

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
Williamstown Savings Bank	\$10.00	\$1.00	0	\$1.00	\$1 one location only		
Winchester Co-operative Bank	\$8.00	0	0	0	0	Yes	Yes
Winchester Savings Bank	\$15.00	\$1.00	None	None	None	Yes	Yes
Winchester Savings Bank	\$15.00	\$1.00	None	None	None		
Winchester Savings Bank	\$15.00	\$1.00	None	None	None		
Winter Hill Bank, FSB	\$12.00	\$1.00	0	\$0.75	0	Yes	Yes
Winter Hill Bank, FSB	\$12.00	\$1.00	0	\$0.75	0		
Winter Hill Bank, FSB	\$12.00	\$1.00	0	\$0.75	0		
Woburn Municipal Federal Credit Union	\$5.00	N/A	N/A	\$1.00	N/A	Yes	No
Worcester Credit Union	\$5.00	\$1.00	None	\$1.00	\$.50	Yes	No
Worcester Credit Union	\$5.00	\$1.00	None	\$1.00	\$.50		
Worcester Fire Department Credit Union	\$5.00	0	\$1.00	\$1.00	N/A	Yes	No
Workers' Credit Union	\$15	\$2	No charge	\$.65 each	\$1 (at some machines)	Yes	No
Workers' Credit Union	\$15	\$2	No charge	4 free mo. then \$.65 each	\$1 (at some machines)		
Workers' Credit Union	\$15	\$2	No charge	Free Unlimited	\$1 (at some machines)		
Workers' Credit Union	\$15	\$2	No charge	Free Unlimited	\$1 (at some machines)		
Wrentham Co-operative Bank	\$15.00	\$1.00	None	None	None		Yes
Wrentham Co-operative Bank	\$15.00	\$1.00	None	None	None		
Wrentham Co-operative Bank	\$15.00	\$1.00	None	None	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
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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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
Wrentham Co-operative Bank	\$15.00	\$1.00	None	\$1.00	None		

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