

Consumer Schedule of Fees.

EFFECTIVE NOVEMBER 1, 2023

SCHEDULE OF FEES

Account Closed in first 90 days	\$10	Lost Passbook	\$25
Account Record Copies (per page)	\$1.50	Overdraft/NSF Charge ^{1,3,4} (items paid against insufficient funds)	\$23
ACH Overdraft/NSF Charge ^{3,4} (items paid against insufficient funds)	\$23	Medallion Signature Guarantee	\$25
ACH Return Charge ^{3,4} (items returned against insufficient funds)	\$23	Money Order ²	\$5
Attachment/Tax Levy	\$100	Money Order Copy	\$5
ATM/POS Activity Charge ^{6,7} (for each transaction performed at any ATM not owned or operated by South Shore Bank.)	\$2	Notary Public	
Check Order	Prices Vary by Style	Client	FREE
Deposited Item Fee (for deposited items that are returned to South Shore Bank unpaid and withdrawn from the account they were deposited to)	\$7	Non-client	\$1.25
Escheatment Fee	\$50	Prepaid Cards ⁵	
Inactivity Fee – Checking Accounts Only (per statement cycle that the account is inactive past 90 days, does not apply to Student Checking or Free Checking products)	\$10	Gift Cards	\$3.95
Foreign Check Collection		Reloadable	\$7.95
\$0 to \$10,000	\$20	Travel	\$9.95
Over \$10,000	\$30	Reconciliation/Research (per hour, 1 hour minimum)	\$25
(Plus any correspondent bank fees)		Redeposited Item Fee (for deposited items that are returned to South Shore Bank unpaid and are redeposited)	\$7
Foreign Currency Exchange (Fee on Transactions less than \$250)	\$10	Replacement Debit or ATM Card	\$10
Foreign Deposited Items Returned Unpaid	\$25	Return Charge ^{1,3,4} (items returned against insufficient funds)	\$23
IRA Collection Letter (transfer of assets/foreign request)	\$20	Stop Payment (any)	\$30
IRA Annual Plan Fee	\$10	Treasurer's Check ²	\$8
		Treasurer's Check Copy	\$5
		Wire Transfer – Incoming	
		Domestic	\$12
		International	\$15
		Wire Transfer – Outgoing	
		Domestic	\$25
		International	\$40

1. Items may include preauthorized debits, ATM withdrawals and transfers, Point of Sale (POS) Transactions, Online Bill Payments, as well as clearing checks.

2. One free per withdrawal/per day.

3. \$5 if account holder is age 65 or more, or age 18 or less. Requires notification by client.

4. Fee waived if transaction amount is less than \$5.

5. Other fees may apply, refer to product terms and conditions for details. Third party fees may apply.

6. Fee is waived for Student Checking account holders.

7. Fee is waived for Rewards Checking account holders if account requirements are met for the statement cycle.

BALANCE REQUIREMENTS

Account	Balance Required to Avoid Service Charge	Monthly Service Charge if Balance is Not Maintained
Rewards Checking	Not Applicable	None
Free Checking	Not Applicable	None
Student Checking	Not Applicable	None
Rewards Savings	Not Applicable	None
Free Savings	Not Applicable	None
IRA Savings	Not Applicable	None
Passbook Savings	Minimum daily balance of \$200	\$5
High Yield Money Market	Minimum monthly average balance of \$2,500	\$8

ATM FEE REFUNDS

Account	Other Bank's Surcharges Refunded	Additional Requirement for Refund
Rewards Checking	Yes, up to \$10 per statement cycle	Yes ¹
Free Checking	No	Not Applicable
Student Checking	Yes	Yes ¹

1. All account requirements must be met per statement cycle to qualify for surcharge refunds. See current [account disclosure](#) for more details.

The lessor does not provide insurance coverage for the contents of your safe deposit box. You, the lessee, may at your own expense, secure your own insurance. If you or a family member is serving in the military on active duty, you may be entitled to protections and benefits. Contact us for further information.

We're here to help.

For answers to any questions you may have, or for additional information please visit [SouthShoreBank.com](https://www.SouthShoreBank.com) or call our Client Information Center at **781.682.3715**, Monday – Friday, 7 AM to 7 PM; Saturday 7 AM to 2 PM.



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