



**SERVICE FEE SCHEDULE**

• **FEES AND SERVICES**

Account Reconciliation (per hour / 1 hour minimum) .....	\$15.00
Account Verification:	
Savings Account Verification.....	\$ 5.00
Loan Account Verification.....	\$ 10.00
Automatic Sweep (Transfer) .....	\$ 5.00
Bank Check:	
Withdrawal Check from a savings or CD account (3 per month payable to account owner).....	\$No fee
Additional withdrawal check.....	\$ 3.00
Check payable to a non-customer designated by account owner.....	\$ 3.00
Withdrawal Check from a checking account.....	\$ 3.00
Check Printing.....	depends on style
Collections / Special Handling Items (per item).....	\$20.00
Document / Item Copy (per document item).....	\$ 10.00
Dormant Account (inactive one or more years / per year).....	\$ 5.00
Electronic Payment Notice / ACH Addenda Record.....	\$ 3.00
Fax Transmissions:	
Sending pages 1–4 (per page / including cover sheet).....	\$ 2.50
Sending pages 5 – plus (per page).....	\$ 1.00
Receiving (per page / including cover sheet).....	\$ 2.00
Long Distance Transmissions (per page charge plus).....	\$ 5.00
Issuance of New Account (lost or stolen).....	\$10.00
Legal Process Fee (e.g., attachment, levy subpoena, garnishment) per occurrence...	\$75.00
Micro-Fiche copy print.....	\$ 3.00
Money Orders.....	\$ 1.50
Night Deposit Bag and Keys (refundable deposit).....	\$25.00
Additional key (refundable).....	\$ 5.00
Lost Night Deposit Key .....	\$ 5.00
Notary Public (per signature).....	\$ 2.00
Open and close account within 3 months.....	\$20.00
Photocopies (per page).....	\$ .50
Postdated Checks.....	\$25.00

Research of Account Records (per hour / minimum 1 hour).....	\$25.00
Returned Deposit Items (including ACH items / per item).....	\$10.00

**Special Collection** (Deposits, Cashed Items, Payments)

Canadian (one check) U.S. or non-U.S. Funds .....	\$20.00
Each additional Canadian check in same deposit .....	\$5.00
US Dollar Checks Drawn on Banks in United Kingdom, France, Germany, & Japan .....	\$35.00
Each additional check in same deposit .....	\$20.00
Mixed Special Collection (excluding Canadian) non U.S. Funds .....	case-by-case
Overdraft Fee (Paid or Returned unpaid).....	\$28.00
(Applies to all overdrafts, including those created by check or certain electronic transactions)	
Safe Deposit Boxes (annual fee)	
3 x 5.....	\$30.00
5 x 5.....	\$40.00
3 x 10.....	\$50.00
5 x 10.....	\$75.00
Stop Payment (per request / renewal).....	\$30.00
Duplicate Forms:	
Tax Forms.....	\$ 5.00
Statements.....	\$ 5.00
Wire Transfer of Funds (Domestic):	
Incoming.....	\$15.00
Out-going.....	\$20.00
Wire Transfer of Funds (International):	
Incoming.....	\$40.00
Out-going.....	\$40.00

- **VISA CHECK CARDS ATM / POS**

Madison Square 24 Hour Banking machines including Allpoint Network:

Withdrawals, deposits, transfers and balance inquiries.....	No fee
Non-Madison Square ATMs (foreign):	
Withdrawals.....	\$ 2.00
<b>***First three withdrawals free per month.</b>	
Balance Inquiries.....	\$ 2.00
Pin-Based Purchases (per purchase).....	No Fee
Applies to purchases made with a Madison Square FSB Debit card using a Personal Identification Number.	
Signature Based Purchases.....	No Fee
Applies to purchases made with a Madison Square FSB Debit card using a signature	
Lost Card / Pin Number.....	\$15.00

- **MORTGAGE AND CONSUMER LOAN ACCOUNTS**
  - Amortization Schedule.....\$10.00
  - Borrower's Payment Check Returned:
    - Dishonored on the first presentment.....No Fee
    - Dishonored on the second presentment.....\$25.00
  - Late Charge.....See Loan Agreement
  - Mortgage / Home Equity Line:
    - Initial Payoff statement.....No Fee
    - Subsequent Payoff Statement.....\$15.00
  - Photocopy of Loan Documents (per document).....\$10.00
  - Replacement of Coupon Book.....\$ 5.00
  - Consumer Security Interest Filing:
    - Initial SIF.....No Fee
    - Replacement/Duplicate SIF .....\$15.00

**MONTHLY FEES**

**NOW ACCOUNT**

Balance below \$200.00 any day of the month.....,\$10.00

**SECOND CHANCE CHECKING ACCOUNT**

Monthly maintenance fee.....\$9.95

**STATEMENT SAVINGS ACCOUNT**

Balance below \$50.00 any day of the month.....\$3.00

**YOUTH SAVINGS ACCOUNT**

18 years of age or older.....\$2.00

**PASSBOOK SAVINGS ACCOUNT**

Balance below \$50.00 any day of the month.....\$3.00

**PREMIUM SAVINGS ACCOUNT**

Balance below \$1,000 any day of the month.....\$3.00

**INVESTMENT SAVINGS ACCOUNT**

Balance below \$2,000 any day of the month.....\$3.00

**HEALTH SAVINGS ACCOUNT (HSA)**

Monthly maintenance fee.....\$2.00

**BUSINESS MANAGER CHECKING ACCOUNT**

Monthly maintenance fee.....No Charge

Balance below \$100 any day of the month.....	\$ 5.00
Checks, Debits, Credits and items deposited	
First 200 combined items.....	No Charge
Fee per combined items over 200.....	\$ .10

**COMMERCIAL ANALYSIS CHECKING ACCOUNT**

Monthly maintenance fee.....	\$ 5.00
Balance below \$500 any day of the month.....	\$ 5.00
Per check/debit item paid.....	\$ .10
Per deposit/credit item paid.....	\$ .10
ACH charge.....	\$ .10

**MAHT ACCOUNT**

Monthly maintenance fee.....	\$ 5.00
Balance below \$500 any day of the month.....	\$ 5.00
Per check/debit item paid.....	\$ .10
Per deposit/credit item paid.....	\$ .10
ACH charge.....	\$ .10
Quarterly processing fee.....	\$100.00

**\*\*NO INCOMING OR OUTGOING WIRE FEES ASSOCIATED WITH MAHT ACCOUNT\*\***

**IOLTA**

Monthly maintenance fee.....	\$ 5.00
Balance below \$500 any day of the month.....	\$ 5.00
Per check/debit item paid.....	\$ .10
Per deposit/credit item paid.....	\$ .10
ACH charge.....	\$ .10
Quarterly processing fee.....	\$100.00

\*\*IOLTA law provides that reasonable and customary charges for commercial accounts may be deducted from interest on the IOLTA except charges for: (a) bad checks; (b) presentations against insufficient funds; (c) overdrafts; (d) certified checks; (e) account reconciliations. Madison will not charge any incoming or outgoing wire fees on the IOLTA.

**RETAIL INTERNET BANKING SERVICES:**

Monthly maintenance fee.....	No Charge
Incoming bank to bank transfers.....	No Charge
Outgoing bank to bank transfers.....	\$1.00

**BUSINESS INTERNET BANKING SERVICES:**

Monthly maintenance fee.....	No Charge
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Incoming bank to bank transfers.....	No Charge
Outgoing bank to bank transfers.....	\$1.00

**CASH MANAGEMENT SERVICE FEES:**

Monthly maintenance fee.....	No Charge
ACH Per Batch Fee.....	\$12.00
ACH Per Entry Fee.....	No Charge
Corrections/Reversals – Per Item.....	\$10.00
ACH Return Item Fee.....	\$10.00
EFTPS Base Fee.....	No Charge
ACH Rules Book – Corporate Edition.....	Complimentary

**BILL PAYMENT SERVICES:**

Monthly maintenance fee.....	\$2.95
<b>***For active users making 3 or more payments a month, the fee is waived.</b>	
Check Free NSF Fee (in addition to Madison Square's overdraft fee).....	\$25.00
Same Day Payments (limited availability) .....	\$12.00
Overnight Check Payments .....	\$20.00

NOTE: Customer's requests to waive a service charge may be considered on a case-by-case basis and only when directed to appropriate personnel.