BeaconBank

Effective September 1, 2026

COMMON FEATURES CONSUMER FEE SCHEDULE

The following fees may be assessed on your account. Fees shown are for each transaction of the type shown, unless otherwise indicated.

Abandoned Property, per account or such lesser rate as may be set by law $65.00

ATM and Debit Card

- ATM/Debit Replacement Card Fee[1] $12.00
- ATM/Debit Expedited Card Replacement Fee $65.00
- ATM Withdrawal Fees[1,2,3,12,13]
  - ATMs at Beacon Bank ..... No Fee
  - Direct S/C-Fee (non-Beacon Bank ATMs) $3.00
- ATM Inquiry Fees[1,2,3,12,13]
  - ATMs at Beacon Bank ..... No Fee
  - Direct S/C-Fee (non-Beacon Bank ATMs) $3.00
- International ATM/Debit Transactions: 3.00%
  MasterCard Internal Assessment Fee (Currency Conversion) Percentage of U.S. Dollar Amount

Cashier's Check[1,4]

- Customer $10.00
- Non-Customer ..... Not Available

Check Cashing

- Check Cashing Card (for Non-Customers) $5.00
- Check Cashing Card Replacement $2.00

Check Orders[5] ..... Prices vary depending on style

Check Collection Fee $35.00
(for processing checks drawn within or outside of the U.S. Additional correspondent bank charges will apply)

Counter Checks, per page (4 Checks per page) $5.00

IRA Transfer Fee $50.00

Early Account Closure[14,15] $35.00
(Checking, Savings or Money Market account within 90 days of opening)

Excessive Transaction Fee[4, 6, 15] $10.00

Foreign Currency Collection or Purchase

- Collection or Purchase U.S. Dollar Value < $300 ..... $10.00
- Collection or Purchase U.S. Dollar Value >= $300 ..... No Fee

IRA Transfer Fee $50.00
(Includes account closure)

Legal Process Fee, per occurrence, or such lesser rate as may be set by law $125.00
(e.g. attachment, levy, or garnishment)

Money Orders[1,4]

- Customer $5.00
- Non-Customer ..... Not Available

Notary Fee ..... No Fee

Online Banking

- External Funds Transfer (Incoming) ..... No Fee
- External Funds Transfer (Outgoing)[7] $3.00

Overdraft

- Overdraft/Unavailable Funds (UAF) Overdraft Fee[8,9,14] $35.00
  (when we pay an overdraft or uncollected/unavailable funds item, once per item)
- NSF Returned Item Fee ..... No Fee
  (when we return an overdraft item for insufficient funds)

No more than five (5) Paid Item Fees, totaling $175.00, will be charged on any one business day. In addition, any debit transaction of $24.49 or less will not be assessed a fee if it overdraws an account, or if it is paid when there is a negative available balance.

Continuous OD (Overdraft) Fee[4,14] $35.00
The Continuous OD Fee is a one-time fee applied to your account when the account remains overdrawn for five (5) consecutive business days. Other bank fees (including but not limited to Overdraft, UAF Overdraft Fees) can result in a negative balance, which can lead to the assessment of a Continuous OD Fee.

Overdraft Protection, per transfer[1,4,14] $10.00
(Transfer from another deposit account)

Research

- Research Fee, per hour $30.00
- Account Reconciliation, per hour $30.00
  (One hour minimum)
- Copy Fee, per item or per page[10] $5.00
  (Copies of cashier's checks, checks, deposited items, money orders, or transaction slips)
- Duplicate or Interim Statement Fee[10] $5.00
- Statement Copy with Images Fee[10] $10.00
- Subpoena Research Fee, per hour $75.00
- Tax Form Copy Fee, per form $5.00

Returned Check Fee ..... No Fee

Safe Deposit Box Rentals
(Check availability of sizes with your Branch Representative)

- Annual Fee[11] ..... varies by size[†]
- Drilling Fee $200.00
- Late Fee $25.00
- Replacement Key Fee ..... No Fee

[†]Contents of safe deposit boxes are not FDIC or Bank insured. Boxes are located at select branch locations, and available sizes may vary.

Returned Statement Fee $10.00
(One-Time Fee charged to your deposit account when your statement is returned undeliverable)

Signature Guarantee (Medallion Stamp) Fee

- Customer ..... No Fee
- Non-Customer ..... Not Available

Stop Payment, all items including ACH and bill pay[1] $30.00

Telephone Account Transfers ..... No Fee

Wire Transfers

- Domestic
  - Incoming[1,2] $15.00
  - Outgoing $30.00
- International
  - USD Incoming[1,2] $15.00
  - USD Outgoing $40.00
  - Foreign Currency Incoming[1,2] $15.00
  - Foreign Currency Outgoing $25.00

Wire Trace Fee $30.00

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See footnotes below for details on fee waivers/refunds.

1. This fee is waived on Premium Checking accounts.
2. This fee is waived on Student Checking accounts.
3. Other financial institutions that are not part of the SUM network may impose a surcharge for ATM use. All surcharges will be refunded on Premium Checking accounts, Beacon One Checking accounts, and Student Checking accounts.
4. This fee will be waived for Massachusetts customers, ages 18 and under or 65 and older, if the customer notifies Beacon Bank of their eligibility.
5. Basic checks are free for Premium Checking and Massachusetts 18/65 Checking accounts.
6. For Savings and Money Market Accounts, within any monthly calendar period, you may make a total of ten (10) withdrawals, transfers, or payments to another account or third party, at no charge. Transactions subject to the ten (10) transaction limit include: automatic transfers and online banking transfers between your accounts; Bill Payments; telephone transfers initiated through Telephone Banking, branch or the Customer Call Center; ACH debits; checks; debit card point of sale and preauthorized debits; and wires or similar payment orders. We will use the date the transaction is completed by us (as opposed to the date that you initiate it to determine the transaction date. In person withdrawals at a teller window, at an ATM, or received by mail are unlimited.
7. This fee is refunded for Beacon One accounts.
8. You will be charged an Overdraft/UAF fee if we honor or pay an item when you have a non-sufficient available balance. You will not be charged more than one (1) Overdraft/UAF fee per item. We have no obligation to notify you if we honor, pay, return, or decline an item or transaction for a non-sufficient available balance.
9. This fee will be reduced to $5.00 for Massachusetts customers ages 18 and under or 65 and older, if the customer notifies Beacon Bank of their eligibility.
10. This fee is waived for Rhode Island residents who are 65 or older.
11. Premium Checking account customer may receive one (1) free Safe Deposit Box. The free Safe Deposit Box is limited to box sizes up to and including 3X5. Limit one per Premium Checking account customer, regardless of the number of Premium Checking accounts.
12. This fee is waived on Beacon One Checking accounts.
13. This fee is waived for Checking Plus Checking.
14. This fee is waived for Bank ON Checking.
15. This fee is waived for Beacon One Checking, Beacon One Savings, Beacon One Money Market, and Beacon One University accounts.