

Summary of Account Services

CHECKING ACCOUNTS

All checking accounts can take advantage of a full-range of 24-hour banking services using Nantucket Bank's ATM or Debit cards, and Online Banking and Bill Payment Services.

TYPE OF ACCOUNT	MINIMUM OPENING DEPOSIT	CONDITION TO AVOID MONTHLY FEE	MONTHLY MAINTENANCE FEE	OTHER INFORMATION
Basic Checking ¹	\$10	Maintain average daily balance of \$800 Direct Deposit	\$3	No interest will be paid on this account.
Student Checking ¹	\$10	None	None	No interest will be paid on this account No monthly service charge or minimum balance requirement for registered undergraduate student ages 17-25 who are, or will be, attending school at least part-time.
Personal NOW ¹ Checking	\$10	Maintain average daily balance of \$1,200 Direct Deposit	\$10	This is a variable rate account ²
HI-Yield NOW ¹ Checking	\$10	Maintain average daily balance of \$2,500 Direct Deposit	\$15	This is a variable rate account ²
Money Market Deposit Account	\$10	Maintain average daily balance of \$2,000 Direct Deposit	\$10	This is a variable rate account ² Maximum of six transfers or withdrawals to another account owned by you or a third party; unlimited withdrawals can be made in person. Checks must be a minimum of \$500.
Business NOW Checking	\$10	Maintain average daily balance of \$1,200	\$10	This is a variable rate account ² Sales through your merchant credit card program can be credited to your account.
Business Checking (DDA)	\$10	None Fees may apply for FDIC Insurance	Charges include ³ \$10 monthly maintenance fee \$.20 per check paid \$.99 per deposit (ATM or teller deposit) Receives \$.05 earnings credit for each \$100 average collected balance ⁴	Sales through your merchant credit card program can be credited to your account.

SAVINGS ACCOUNTS

TYPE OF ACCOUNT	MINIMUM OPENING DEPOSIT	CONDITION TO AVOID MONTHLY FEE	MONTHLY MAINTENANCE FEE	OTHER INFORMATION
Statement Savings	\$10	Maintain average daily balance of \$300	\$3.50	This is a variable rate account ² Maximum of six transfers or withdrawals to another account owned by you or a third party.
Passbook Savings	\$10	Maintain average daily balance of \$300	\$3	This is a variable rate account ² No Pre-authorized debits allowed No monthly statement provided; passbook required for in person withdrawals

1. Unlimited check writing and monthly statement provided

2. The Bank reserves the right to adjust the interest rate & annual percentage yield at any time on variable rate accounts. Interest is paid on collected balance.

3. Charges are assessed at the end of each month ONLY after they exceed the monthly credit.

4. Earnings credit is variable. The Bank reserves the right to adjust this rate at anytime.

Schedule of Services and Fees

ACCOUNT RELATED SERVICES

Account History	\$4.00
Check Orders	Varies
Copy of Canceled Check (25 free copies per year)	\$5.00
Duplicate Statement Copy	\$6.00
Early Account Closing (if closed within 90 days of opening)	\$25.00
Escheat	\$50.00
Garnishment / Levy / Legal Processing	\$100.00
Insufficient Funds Fee	\$35.00
Insufficient Funds Fee (Item Returned)	\$35.00
IRA Trustee Transfer/Closeout/Annual Fee	\$25.00
Lost Passbook	\$10.00
Online Banking with Bill Pay	FREE
Overdraft Transfer (per Transfer)	\$12.00
Research Services (per hour, one hour minimum)	\$20.00
Return Deposit Item (per item)	\$5.00
Domestic & International	
Stop Payment	\$30.00
(personal check, official check (if permitted), money order, or ACH transaction)	
Sustained Overdraft Fee	\$5.00
(Per day, beginning on the 6th consecutive business day account is overdrawn. A one-time \$35 fee will be charged on the 6th consecutive business day account is overdrawn. This charge only applies to checking accounts; the fee for savings and money market savings accounts will remain at \$5 per day)	
Unavailable Funds Fee	\$35.00
Unavailable Funds Fee (Item Returned)	\$35.00

SPECIAL SERVICES

American Express® Gift Card (per card)	\$5.00
American Express Gift Cheque (per item)	\$2.50
American Express Travelers Cheques	
Regular (per \$100)	\$2.00
Cheques for Two®	\$2.00
Certified Check	\$15.00
Copy of Official Bank Check or Money Order (per item)	\$5.00
International Draft	\$25.00
Money Order	\$5.00
Official Bank Check	\$10.00
Safe Deposit Box	
Annual Rental	Varies
Drilling	\$150.00
Late Charge	\$15.00
Lost Key	\$15.00
Wire Transfer	
Domestic Incoming	\$13.00
Domestic Outgoing	\$25.00
International Incoming	
U.S. Currency	\$13.00
Foreign Currency	No Fee
International Outgoing	
U.S. Currency with U.S. Correspondent Bank	\$40.00
Foreign Currency	\$31.00

DEBIT/ATM CARD SERVICES

Foreign Currency Exchange	3% of transaction in U.S. dollars
Improperly Endorsed Deposit (per item)	\$2.00
Replacement Card--Expedited	\$30.00
Withdrawal at ATM not owned by Nantucket Bank or Sovereign Bank	
Balance Inquiries	\$0.50
Domestic	\$3.00
International	\$6.00
Business Debit Card POS/ATM Withdrawal Daily Limit	\$1,000.00
Personal Debit Card POS/ATM Withdrawal Daily Limit	\$1,000.00
ATM Card POS/ATM Withdrawal Daily Limit	\$500.00

For additional information
on Nantucket Bank
services, stop by your
nearest Community
Banking Office or call us at

1-800-533-9313
(508-228-0580)

Visit us online at
nantucketbank.com

Deposit Account Fee Schedule

as of September 1, 2011



Nantucket Bank[®]
a division of Sovereign Bank[®]



Member FDIC