

# Fee Schedule

## BUSINESS ACCOUNT FEE SCHEDULE

The Fee Schedule is part of your Account Agreement. For all accounts but Certificates of Deposit, there is no minimum balance to open. Refer to the **Account Disclosures and Rules & Regulations** for interest rate and annual percentage yield information.

## BUSINESS CHECKING ACCOUNTS

Account	Balance required to avoid monthly maintenance fee	Monthly Maintenance Fee	Earnings Allowance	Transaction Fees <sup>2</sup>	Paper Statement Instruction Fee <sup>1</sup>
Business Banking Suite	Refer to Business Banking Suite Section				
Commercial Checking	N/A	\$15	Variable	Check Paid \$ .21 ATM Withdrawal \$ .20 POS Purchase \$ .45 Debit Card Purchase \$ .20 Refund or Credit \$ .15 Deposit \$ .90 Deposited Item \$ .12 ATM Deposit \$ 1.25 ACH Debit \$ .20 ACH Credit \$ .20	\$3
Non-Profit Interest Checking	\$1,500 minimum daily balance	\$7	N/A	\$.45 per transaction <sup>2</sup>	\$3

<sup>1</sup> Waived by enrolling in online banking with eStatements.  
<sup>2</sup> No transaction fees if you maintain the required daily balance of \$1,500.

## BUSINESS SAVINGS ACCOUNTS

Account	Minimum daily balance required to avoid monthly maintenance fee	Monthly Maintenance Fee	Excess Activity Fee	Paper Statement Instruction Fee <sup>1</sup>
Business/Non-Profit Statement Savings Account	\$200	\$2	\$1.00 per withdrawal in excess of three per statement cycle	\$3
Business Premium Savings Account	\$5,000	\$7	N/A	\$3
Business/Non-Profit Money Market Investment Account	\$5,000	\$6	\$10.00 per check in excess of the six per statement cycle	\$3

<sup>1</sup> Waived by enrolling in online banking with eStatements.

## OTHER FEES

Business ATM and debit card fees:	
ATM Transactions at non-Cambridge Trust ATM's	\$1.00
Debit cash advance	\$1.00
Debit replacement card	\$7.50
Deposited item returned unpaid	\$6.50
Expedited card replacement	\$40.00
Insufficient funds - returned item fee	\$35.00
Insufficient funds - overdraft paid fee	\$35.00
Collection item - Canadian	variable
Collection item - other	\$30.00
Interim statement	\$25.00
Duplicate paper Statement Instruction monthly, per account	\$2.50
International mailing address instruction paper statements, monthly, per account	\$5.00
Stop payment	
Manual	\$30.00
BizBanker	\$25.00
Treasurer's check:	
Customer	\$5.00
Non-customer	\$7.00
Bank money order	\$2.00
Photocopy:	
Statement	\$5.00
Check	\$5.00
Deposit slip	\$5.00
Check listed on deposit slip	\$5.00
Research: hourly fee	\$25.00
Escheatment fee	\$100.00
Levy/attachment processing fee	up to \$50.00
Access to bulk storage (per visit)	\$10.00
Wire transfer	
Outgoing	
Manual	\$30.00
BizBanker	\$20.00
Incoming	\$12.00
International incoming wire	\$12.00
International draft	\$40.00
International wire transfer	
Manual	\$45.00
BizBanker	\$35.00
Draw Down Wire Transfer	\$35.00
Account closing early (within six months of opening)	\$50.00
Bond coupons returned unpaid	\$20.00
Check printing	variable

## OTHER FEES

Stand-by Letter of Credit	
Opening Fee (one time fee)	\$150.00
Annual Fee	
Secured	Greater of 2% of SBLC amount or \$150.00
Unsecured	Greater of 3% of SBLC amount or \$150.00
Amendment Fee	\$50.00
Zero Balance Account	\$30.00
Additional Accounts	\$15.00
ACH Return	\$2.50
ACH Notification of Change	\$2.50
Coin counting	
\$0-\$25	Free
\$26-\$100	\$5.00
\$101-\$500	\$15.00
Over \$500	5% of total
Manual transfer	\$5.00
Sweep	\$150.00

## PREMIUM BIZBANKER FEES

Monthly maintenance fee	\$55.00
Optional Services:	
ACH originated	\$.22 per item
Remote Deposit Capture	\$75.00
Positive Pay	
ACH Positive Pay Maintenance per account	\$20.00
Check Basic Positive Pay	
Monthly maintenance fee	\$60.00
Each additional account	\$10.00
Per check issued	\$.07
Check Payee Positive Pay	
Monthly maintenance fee	\$60.00
Each additional account	\$10.00
Per check issued	\$.10
ACH Addenda Report	\$25.00/Account/ Month

Premium Service with bill payment utilizes enhanced security with token authentication technology. A set-up fee of \$50.00 per user applies. Additional Cash Management services are available and certain fees may apply. Contact your Relationship Manager for more information. For additional services refer to Other Fees.

## BASIC BIZBANKER FEES

Micro BizBanker	No monthly maintenance fee
Standard BizBanker for multi-user	\$15/month
access or more than three accounts	

## BUSINESS BANKING SUITE - FEE SCHEDULE

This is the Fee Schedule for the Business Banking Suite.

Refer to the **Account Disclosures and Rules & Regulations** for more information.

	Type 1	Type 2	Type 3
Minimum points required <sup>1</sup> and	0	5	10
Minimum monthly average collected business combined balance	\$0.00	\$15,000	\$25,000
Monthly maintenance fee	\$10.00 <sup>2</sup>	\$0.00	\$0.00
Number of free transactions	250	500	500
Excess transaction fee/per transaction	\$0.50	\$0.50	\$0.50
Paper statement instruction fee	\$3.00 <sup>3</sup>	\$3.00 <sup>3</sup>	\$0.00
Free electronic statement with 7-year online archive	Yes	Yes	Yes
Up to \$150.00 annual Safe Deposit Box discount	No	No	Yes
Access to dedicated business banking advisors	Yes	Yes	Yes
Free Mobile Banking	Yes	Yes	Yes
Complimentary Wealth Management consultation	Yes	Yes	Yes
Complimentary on-site BizBanker training	Yes	Yes	Yes
Free cash counting	Yes	Yes	Yes
Waive 2 domestic wire fees up to \$40.00	No	No	Yes
Waive 1 international wire fee up to \$35.00	No	No	Yes
\$20.00 discount on Remote Deposit Capture fee	No	No	Yes
Unlimited ATM surcharge refunds	No	No	Yes
Waive ATM transactions at non-Cambridge Trust ATM's	No	No	Yes
\$10.00 discount on Premium BizBanker fees	No	No	Yes
<p>1 To qualify for Type 2 or 3, both points and balance thresholds must be met.                  2 Waived if total business combined balances exceeds \$5,000, excluding business certificates of deposit or if related consumer balances exceed \$25,000, excluding personal certificates of deposits. See <b>Account Disclosures and Rules &amp; Regulations</b> for more information.                  3 Waived by enrolling in online banking with eStatements.</p>			
<p><b><i>For assistance on how to qualify for Types 2 and 3, ask a business banking advisor, visit our website to use our interactive tool at <a href="http://www.CambridgeTrust.com/BusinessBankingSuite">www.CambridgeTrust.com/BusinessBankingSuite</a>, or contact our Customer Resource Center at 617-441-1444.</i></b></p>			

## BUSINESS BANKING SUITE - POINTS

You are able to earn points based on your product and service usage.

Refer to the **Account Disclosures and Rules & Regulations** for more information.

How to Earn Points For Each Qualification Cycle:	
Service\Balance\Activity	Points
\$15,000 to \$25,000 average collected cycle to date combined business deposit balance, excluding CDs.	1
Basic BizBanker	1
eStatement on all business deposit accounts	1
Business Debit Card usage	1
Auto payment on a Commercial Loan	1
One or more Lock Box deposit(s)	1
One or more online Bill Payment(s)	1
Related Premium Relationship Account	1
\$25,000 to \$50,000 average collected cycle to date combined business deposit balance, excluding CDs.	2
\$1 to \$100,000 balance related Premium Plus Relationship Account	2
Investment Sweep Service	2
Sure Pay Payroll Service	2
ACH or Check Positive Pay	2
One or more Remote Deposit Capture deposits	2
\$50,000 to \$100,000 Commercial Loan outstanding	2
Premium BizBanker	2
Wealth Management Cambridge Trust Select Investment Portfolio	3
\$50,000 to \$250,000 average collected cycle to date combined business deposit balance, excluding CDs.	4
Related Premium Plus Relationship Account with \$100,000 to \$250,000 balance	4
\$100,000 to \$250,000 Commercial Loan outstanding	5
\$1,000,000+ Wealth Management Investment Management Account	5
Related Premium Plus Relationship Account with \$250,000 or more balance	6
\$250,000 to \$1,000,000 Commercial Loan outstanding	6
\$250,000 or more average cycle to date combined business deposit balances, excluding CDs.	8
\$1,000,000 or more Commercial Loan outstanding	10

## ESCROW ACCOUNT SERVICE

Manage multiple client interest bearing savings accounts linked to one master checking account.

## SUM<sup>SM</sup> PROGRAM

Cambridge Trust Company is a member of the SUM<sup>SM</sup> Program. Additional ATM surcharges will not be imposed on Cambridge Trust customers who use their cards at SUM designated ATMs. However, Cambridge Trust does impose an ATM fee for transactions at non-Cambridge Trust Company ATMs except where otherwise noted.

## INCOMING WIRE/CABLE INSTRUCTIONS

Wire/Cable to:

Cambridge Trust Company  
 1336 Massachusetts Avenue  
 Cambridge, MA 02138 USA

ABA Routing Number: 0113-0059-5

SWIFT Code: CAUPUS31

For Credit To:

Provide customer name and account number