

OTHER FEES

Debit replacement card	\$5.00
Returned deposited check fee	\$6.50
Expedited card replacement	\$40.00
Insufficient funds - returned item fee	\$35.00
Insufficient funds - overdraft item paid fee	\$35.00
Item presented against insufficient funds on 18/65 account	\$5.00
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	\$30.00
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
Bill paying (per manual payment)	\$20.00
Access to bulk storage (per visit)	\$10.00
Wire transfer	
Wire trans domestic	\$30.00
Wire trans intrl	\$45.00
Wire trans incoming	\$12.00
International draft	\$40.00
Account closing early (within six months of opening)	\$50.00
Bond coupons returned unpaid	\$20.00
Check printing	variable
Coin counting	
\$0-\$25	Free
\$26-\$100	\$5.00
\$101-\$500	\$15.00
Over \$500	5% of total
Manual transfer	\$5.00

MasterCard® International Assessment Fee 2% of the U.S. Dollar amount (waived for Relationship Account Owners)

How Can We Help?

Contact us — we're here to help you personally with anything you need, including choosing the account that's right for you.

Learn more by speaking with a Cambridge Trust personal banking advisor.

TELEPHONE US

617-876-5500

EMAIL US

customerservice@cambridgetrust.com

VISIT US ON THE WEB

www.cambridgetrust.com

ACCESS PrivateLINE TELEPHONE BANKING

617-254-BANK (2265) or 800-876-6406

VISIT YOUR LOCAL BRANCH

For a list of our locations, visit www.cambridgetrust.com/locations

ATM NETWORKS WORLDWIDE



CTM 6014A (6/17)

MEMBER FDIC



Cambridge Trust Company

PERSONAL BANKING | BUSINESS BANKING | WEALTH MANAGEMENT

PERSONAL ACCOUNT FEE SCHEDULE

The Fee Schedule is part of your Account Agreement. Refer to the **Account Disclosures and Rules & Regulations** for interest rate and annual percentage yield information.

When you meet the minimum combined monthly average balance requirement, you may open additional Premium Plus Relationship, Premium Relationship, or Access Checking accounts with an equal or lower minimum balance requirement free of monthly maintenance fees. Access Checking always requires eStatement delivery to avoid maintenance fees.

RELATIONSHIP ACCOUNTS

Account	Minimum average balance of your linked deposit accounts to waive monthly fee	Monthly Maintenance Fee	Minimum Balance to Open	ATM Transactions at non-Cambridge Trust ATMs ¹
Premium Plus Relationship	\$25,000 in combined balances or a Cambridge Trust first mortgage	\$25 waived for the first 2 months	\$0 in a branch or \$500 online	unlimited ATM surcharge refund
Premium Relationship	\$10,000 in combined balances	\$18 waived for the first 2 months	\$0 in a branch or \$500 online	\$15 ATM surcharge refund (per statement cycle)

CHECKING ACCOUNTS

Account	Minimum average balance of your linked deposit accounts to waive monthly fee	Monthly Maintenance Fee	Minimum Balance to Open	ATM Transactions at non-Cambridge Trust ATMs ¹
Access Checking	\$5,000 in combined balances plus required online banking with an eStatement	\$12 waived for the first 2 months	\$0 in a branch or \$500 online	Subject to other banks' ATM surcharges
Access Checking for Students	No monthly maintenance fee for students for five years ²	none	\$0 in a branch or \$500 online	Subject to other banks' ATM surcharges
Value Checking	none	\$9.95 waived with qualifying direct deposit ³ \$2.00 paper statement instruction fee ⁴	\$0 in a branch or \$500 online for existing Cambridge Trust Company customers	\$1.00 plus any other banks' ATM surcharge

1 Other banks may surcharge you for use of their ATMs. Cambridge Trust is a member of the SUMSM Program. Additional ATM surcharges will not be imposed on Cambridge Trust customers who use their cards at other SUM designated locations. ATM surcharge fees you receive from using other banks' ATMs will be refunded for Premium Plus Relationship or up to \$15 per statement cycle for Premium Relationship.

2 Verification of enrollment at a 2 or 4-year college required.

3 Qualifying direct deposit includes your paycheck, Social Security, or pension check. A direct deposit must be received during each statement cycle.

4 Waived by enrolling in online banking with eStatements

SAVINGS ACCOUNTS

Premium Savings Account

No minimum balance to open in a branch or \$2,500 online

Below \$2,500 minimum daily balance:

Maintenance fee (monthly)	\$7.00
ATM transactions at non-Cambridge Trust ATMs	\$1.00
Paper statement instruction fee ⁴	\$2.00

Personal Money Market

Investment Account

No minimum balance to open

Below \$2,500 minimum daily balance:

Maintenance fee (monthly)	\$7.00
More than six checks processed per statement cycle	
Excess activity fee (per check fee in excess of six)	\$10.00
ATM transactions at non-Cambridge Trust ATMs	\$1.00
Paper statement instruction fee ⁴	\$2.00

Personal Statement Savings Account

No minimum balance to open in a branch or \$250 online for existing Cambridge Trust Company customers

Below \$250 minimum daily balance:

Maintenance fee (monthly)	\$3.00
More than three withdrawals per statement cycle	
Excess activity fee (per withdrawal fee in excess of three)	\$1.00
ATM transactions at non-Cambridge Trust ATMs	\$1.00
Paper statement instruction fee ⁴	\$2.00

PERSONAL INTERNET BANKING

Online banking and bill payment are **free** of charge.

SUMSM PROGRAM

Cambridge Trust Company is a member of the SUMSM 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 network fee for transactions at non-Cambridge Trust Company ATMs except as noted under Relationship Accounts and Checking Accounts section.

INCOMING WIRE/CABLE INSTRUCTIONS

Wire/Cable to:

Cambridge Trust Company
1336 Massachusetts Avenue
Cambridge, MA 02138 USA

ABA Routing Number: 0113-0059-5

For Credit To: Provide customer name and account number