

SCHEDULE OF CONSUMER ACCOUNT CHARGES
Effective October 1, 2025



1. Free Personal Checking Accounts

Minimum balance to open this account is \$25.00. No Basic Fee is payable on this account and there is unlimited no-fee check writing. The first order of Essex Bank Special Checks are free.

2. NOW Accounts

Minimum balance to open this interest bearing account is \$25.00. No Basic Fee* or Per Check Charge** is payable if your minimum daily balance is \$1,500.00 or more throughout the statement cycle. If the balance in your NOW Account falls below \$1,500.00 at any time during a statement cycle, the following fees and charges will be payable for that entire statement cycle.

Item	Charge
*Basic Fee	\$10.00
**Per Check Charge	\$0.25

3. Flag Ship Checking Accounts

Minimum balance to open this tiered interest bearing account is \$25.00. No Basic Fee* or Per Check Charge** is payable if your account balance is \$10,000.00 or more throughout the statement cycle. If the balance in the account falls below \$10,000.00 at any time during a statement cycle, the following fees and charges will be payable for the entire statement cycle.

Item	Charge
*Basic Fee	\$10.00
**Per Check Charge	\$ 0.25

4. Money Market Accounts

Minimum balance to open this interest bearing account is \$2,500.00. No Basic Fee* is payable if your minimum daily balance is \$2,500.00 or more throughout the statement cycle. You may make no more than six preauthorized withdrawals, automatic or telephonic transfers, checks, drafts and debit card or other similar transactions from your account payable to third parties per month or statement cycle. A \$15.00 charge may be imposed for items exceeding the Bank limit.

Item	Charge
*Basic Fee	\$10.00

5. Statement Savings Accounts
Passbook Savings Accounts

Minimum balance to open this account is \$5.00. A fee of \$2.00 per month is payable if you do not maintain a minimum balance of \$100.00 on accounts that have had no transactions for a period of 6 months. Fees are waived for account holders 18 years of age or younger.

6. Clipper Ship Savings Accounts

Minimum balance to open this account is \$1,000.00. No Basic Fee* is payable if your account balance is \$1,000.00 or more throughout the statement cycle. If the balance in the account falls below \$1,000.00 at any time during a statement cycle, the following fees and charges will be payable for the entire statement cycle.

Item	Charge
*Basic Fee	\$10.00

7. Certificates of Deposit (CDs) and Individual Retirement
Account Certificates of Deposit (IRA CDs)

Minimum balance to open this account is \$500.00. No charges will apply to your Certificate of Deposit if you do not withdraw funds from principal prior to the maturity date. If you request a principal withdrawal prior to the maturity date and we consent to the early withdrawal, we may impose a penalty for early withdrawal on the amount that you withdraw. The following penalties will apply:

CD/IRA CD Term	Early Withdrawal Penalty
91 days to 1 year	3 months interest
Over 1 year	6 months interest
7 years or more	12 months interest

8. Personal Line-of-Credit (Overdraft Protection)
(Optional)

If you apply for and are approved for a Personal Line-of-Credit (Overdraft Protection) on your Personal Checking or NOW Account, you will be charged an Annual Percentage Rate of 15% on the funds advanced to cover your overdrafts. In addition to other fees listed, the following charge may apply:

Item	Charge
Over Limit Fee	\$25.00

9. Overdraft Protection Transfer Service (Optional)

If you sign up for the Overdraft Protection Transfer Service, we may transfer funds from a related Statement Savings Account to your Personal Checking or NOW Account in the exact amount needed. In addition to other fees listed, the following charge will apply each time funds are transferred: (In the instance where there are insufficient funds in the savings account the Overdraft Protection Transfer Fee will be rebated if assessed).

Item	Charge
Overdraft Protection Transfer Fee	\$3.00

10. Personal Checking Charges

Item	Charge
Check Printing Fee	Fee depends on style & quantity of checks ordered.
Overdraft Fee Paid (per debit* item) **	\$30.00
Overdraft Fee Returned (per debit* item) **	\$30.00
Deposited Return Item Fee (per debit* item)	\$15.00
Stop Payment Fee (per debit* item)	\$20.00

(*Debit item refers but is not limited to checks, online banking checks and debits, person to person payments, ACH, funds transfers, electronic funds transfers that are drawn against your account, including each representation of these debit items. See your Consumer Deposit Account Contract for more information on fees for debit items that are presented multiple times for payment and how to avoid these fees.)
(**Overdraft fees will only be assessed if the insufficient balance exceeds \$30.00.)
Maximum Daily Overdraft Fees per account \$150.00

11. Other Charges

Item	Charge
Amortization Schedule	\$10.00
ATM Transaction Fees:	
Transactions at non-Essex Bank ATM ¹	\$1.00
Closed Account Fee (3 months or less)	\$10.00
Collection Item Fee (per item plus costs) (example of collection items: checks drawn on foreign banks)	\$20.00
Holiday Club Early Close-Out	\$10.00
Levies and Garnishment Fees, Subpoenas (Service of Process)	\$50.00
Lost Debit Card	\$10.00
Lost Passbook	\$10.00
Money Orders (per item) 1 free per day per Essex Bank deposit customer. All others subject to the fee.	\$3.00
Notary Public	
Essex Bank Customers	No Charge
Non-Customer	\$5.00
Official Check (per item) 1 free per day per Essex Bank deposit customer. All others subject to the fee.	\$5.00
Overdraft Protection Transfer for Consumers per transfer	\$3.00
Photocopy Charge (per page)	\$1.00
P.O.S. Transaction Fee (Point of Sale Transaction)	No Charge
Research Fee (per hour)	\$25.00
Signature Guarantee (customers only)	No Charge
Statement Copies per Statement	\$5.00
Statements Returned as Undeliverable (after 3 months, \$2.00/per month)	\$2.00
Stop Payment Fee of Bank Checks and Money Orders	\$25.00
Temporary Checks	\$2.00
Transfers in excess of Bank limits	\$15.00
Wire Transfer fee - Domestic	
Incoming	\$15.00
Outgoing	\$25.00
Return Wire Fee	\$50.00

12. Online Banking Charges

Item	Charge
Bill Pay (per month)	Free
Expedited (same day) *Today* Payments	\$12.95
Online Banking	Free
Overnight Payments (next day)	\$15.95
Stop Payments (per item)	\$25.00

¹Essex Bank will waive the first four \$1.00 Essex Bank ATM transaction fees for ATM transactions at non-Essex Bank ATMs per statement cycle. Essex Bank will also rebate surcharges assessed by other ATM operators, up to a maximum of \$12.00 per statement cycle.

13. International Services Fee Schedule

Item	Charge
Foreign Currency - Purchase*	\$ 5.00
Foreign Currency - Sell**	\$ 5.00
Foreign Check Collection Fee***	\$ 20.00
International Foreign Drafts*	\$ 35.00
International Foreign Wires	
Incoming (w/correspondent domestic bank)	\$ 15.00
Incoming (without correspondent bank)	\$ 35.00
Outgoing	\$ 50.00
Investigations (If wire sent in US funds, correspondent fees may apply.)	No fee if sent in foreign funds
Stop Payments on Foreign Drafts	\$30.00
Wire Tracers (If wire sent in US funds, correspondent fees may apply.)	No fee if sent in foreign funds

*Incoming foreign items are subject to delivery charges.
**Outgoing delivery charges may vary dependent on weight, destination, and value of currency.
***Plus Correspondent Bank Fees. (Fees vary per occurrence)

Office Locations

Essex
35 Plains Road (860) 767-2573
9 Main Street (860) 767-8238
Chester
203 Middlesex Avenue (860) 526-0000
Madison
99 Durham Road (203) 318-8611
Old Lyme
101 Halls Road (860) 434-1646
Old Saybrook
155 Main Street (860) 388-3543

Corporate Office
35 Plains Road (860) 767-4414
Toll Free (877) 377-3922
www.essex.bank



Equal Housing Lender

NMLS ID 440436

Member FDIC

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