

CONSUMER DEPOSIT ACCOUNT TYPES & RELATED FEES

Personal Checking

Monthly Maintenance Fees	
• Horizon eChecking	None
• Pinnacle Value	\$4.95
• VISTA Premier	\$10.00
Monthly Inactivity Fee	\$5.00
(Applies to accounts with balances less than \$100, with no applicable transactions, after 6 months.)	
Horizon eChecking monthly paper statement fee	\$5.00

Personal Savings & Money Markets

Monthly Maintenance Fees	
• VISTA Personal Money Market	None
• Pinnacle Money Market	None
• Pinnacle Savings	None
• Youth Savings	None
Monthly Inactivity Fee	\$5.00
(Does not apply to Youth Savings Accounts. Applies to accounts with balances less than \$100, with no applicable transactions, after 6 months.)	



PRO TIP TO AVOID FEES

Maintain an average combined daily balance of \$2,500 in VISTA Premier Checking and VISTA Personal Money Market to avoid the Monthly Maintenance Fee of \$10.00 assessed to VISTA Premier Checking. To avoid inactivity fees, **there must be deposits or withdrawals initiated by you**, during the month, while maintaining a minimum balance of at least \$100.

If you are 65 years of age or older or 18 years of age or younger, you may be eligible for certain account fee waivers and discounts. This requires that you notify us; therefore, please contact us for further details.

BUSINESS DEPOSIT ACCOUNT TYPES & RELATED FEES

Monthly Maintenance Fee

• Community Partner Checking	None
• Pinnacle Business Checking	None
• VISTA Business Checking	\$15.00

Fees are offset by an earnings credit, disclosed at time of account opening and is subject to change at any time.

Monthly Inactivity Fee

Community Partner Checking accounts (with no transactions and account balances less than \$100 for 6 months)	\$5.00
Pinnacle Business Checking accounts (with no transactions and account balances less than \$1,000 for 3 months)	\$10.00
VISTA Business Checking for accounts (with no transactions and account balances less than \$1,000 for 3 months)	\$10.00

Item Fees Per Month

Items are defined as each deposit, each deposited item and each check paid.

Community Partner Checking (first 100 free)	\$.40 per item
Pinnacle Business Checking (first 250 free)	\$.25 per item
VISTA Business Checking (unlimited monthly items)	None

Business Deposit Account Services

Monthly Remote Deposit Capture (RDC) Scanner Fee	\$40.00
Same Day ACH, per occurrence	\$10.00

INDIVIDUAL RETIREMENT ACCOUNT (IRA)

Accounts are established as certificates of deposit (CDs).

Trustee to trustee transfer fee (outgoing only)

\$30.00

OVERDRAFTS & NSF (INSUFFICIENT FUNDS)

An **overdraft** occurs when an item you authorize is presented for payment and it exceeds the **available balance** in your account.

When this occurs, we may decide to **pay** the item and a fee may be assessed, called an NSF Paid fee or we may decide to **return** the item unpaid, back to where it originated, and charge an NSF Returned fee.

The **items** are transactions authorized by you, including checks, ACH, or other electronic means (automatic bill payments, ATM transactions and Everyday Debit Card transactions)

The following fees may be charged each time an item is presented or represented and the amount of the item exceeds the available balance in your account:

NSF Paid Fee	\$32.00
NSF Returned Fee	\$32.00
NSF Paid Fee for 18/65 accounts	\$5.00
NSF Returned Fee for 18/65 accounts	\$5.00

PLEASE NOTE:

- Regardless of how many items are presented when an overdraft occurs, that are paid or returned, a maximum of five (5) fees in one day will be assessed.
- And if any item is \$10 or less, no NSF fee will be assessed, whether the item is paid or returned.

IMPORTANT DEFINITIONS

AVAILABLE BALANCE:

This is the most current record we have about the funds that are accessible for immediate withdrawal or for payment of items presented against your account that you authorized. This includes all deposits and withdrawals that have been posted to your account, less any holds placed. These may also include items that are pending, where the processor has placed a hold against funds in anticipation of the item being presented for payment. This would not include items that you have authorized and items that have not yet been presented to the Bank for payment, such as checks you have written, debit card transactions or recurring or automatic payments.

Please refer to our [Funds Availability Policy](#) for details on holds.

Our policy is to make funds from cash and check deposits available on the first business day after the day we receive your deposit. However, funds from electronic direct deposits will be available the day we receive the deposit. Once funds are available, you can withdraw them in cash and/or we will use them to pay checks that you have written.

BUSINESS DAYS:

Every day except Saturdays, Sundays & Federal holidays.

Our cut off hours are as follows: 5:00 PM for ATMs, Mobile Deposits and all Branch Locations. If you make a deposit before our cut-off hour on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our cut-off hour or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

CURRENT BALANCE:

The balance in your account after our nightly process is complete. Nightly process is when the bulk of the Bank's transactions are posted to accounts. The transactions are both debits and credits and are received from a variety of originations and many of them are electronic in nature. An example would be direct deposits and automatic recurring debits, such as payments. Nightly processing occurs between the time that the Bank closes and before it opens the next business day. During this time your balance may not reflect items, such as deposits made to the ATM or through Mobile Banking and are therefore not accessible for withdrawal. There may also be pending transactions, such as debit card payments, that have not yet been withdrawn from the balance in your account.

LEDGER BALANCE:

Equals Current Balance. Ledger Balance only appears on ATM receipts.

It is very important that you keep your records up to date, to include all your transactions, so that you may accurately compare your balance to the balance information provided by the Bank. This is crucial since you may have conducted transactions we are unaware of when the balances are calculated.

PLEASE NOTE:

All credit we provide is provisional, other than cash, until we receive final payment and the transaction is settled and the Bank receives the funds. Should a check be returned, the amount of that check will be deducted from your account, which may cause an overdraft and applicable fees.

OVERDRAFT SERVICES

OVERDRAFT PRIVILEGE:

This is an optional service, we may, upon qualification, provide to cover transactions, for a fee, when your available balance is less than the amount of the transaction you authorized when it is presented for payment against your checking account.

The following fees are charged when Overdraft Privilege is used to cover an overdraft:

OD Privilege Fee (per item)	\$32.00
OD Privilege Fee for 18/65 accounts	\$5.00

You are first required to Opt-In for Overdraft Privilege and then your account is reviewed for eligibility based on the criteria detailed at account opening and when your account qualifies for this service. If your account qualifies, we will provide you with the disclosure that describes the service in full.

OVERDRAFT PROTECTION (ODP):

Transfer Service is available when you have both a checking and a savings account. The amount of funds necessary to cover an overdraft, up to the available balance, will automatically be withdrawn from your savings account and transferred to your checking account.

ODP Transfer Fee	\$5.00 per transfer
(No charge for VISTA accounts)	

Based on which services you choose and authorize us to implement, you may be charged fees from each service per transaction.

PLEASE NOTE:

- Regardless of how many items are presented when an overdraft occurs, only five (5) fees in one day will be assessed.
- And if any item is \$10 or less, no Overdraft Privilege fee will be assessed.



PRO TIP TO AVOID FEES

- **Know Your Balance** - before you spend. Consider that your available balance may not include any outstanding checks you've written or pre-authorized payments that haven't been processed yet.
- You can **track your account balance** and related activity 24/7 with digital banking or a MountainOne ATM.
- Utilize balance and activity **alerts** that you can easily set up in digital banking.
- **Reconcile your account** regularly. Use a Check Register and keep it up to date. This helps you record all activity that is deducted monthly, for example, your car payment or electric bill or any transfers you have made.
- If you decide to **Opt-out of paying Everyday Debit Card and ATM transactions**, the transactions will be declined if your account balance is not sufficient for the presented transaction, and you will not incur any overdraft fees.

APPLICABLE TO ALL DEPOSIT ACCOUNTS

Check Collection

Per check deposited (fees assessed by other institutions for collection of a check will be added to these fees)

Domestic	(only includes fees assessed by other institutions)
Canadian	\$20.00
Foreign	\$35.00

• Returned Check Charge (item you deposited)	\$6.84
• Stop Payments	\$25.00
• Account Research (per hour/one hour minimum)	\$50.00
• Attachment/Levy of any deposit account(s)	\$100.00
• Escheatment Fee (per account)	\$50.00



ATM/DEBIT CARDS

PRO TIP

TO AVOID FEES

MountainOne does not charge you to use your ATM/Debit Card anywhere. You can make cash withdrawals, make purchases online or in stores, and create recurring payments. However, when you decide to use another bank's ATM, they may charge you a fee, called a Surcharge, to do the transaction. This will show on your statement as a "Foreign ATM Withdrawal" and the Surcharge will be included in the total amount of the transaction.

For example:

ATM Cash Withdrawal	\$100.00
Surcharge	\$4.00
Foreign ATM Withdrawal	\$104.00

Foreign ATM Fees are waived for all MountainOne customers at Mechanics Cooperative Bank ATMs.

We will rebate these Surcharges to your account, at month end, as follows:

VISTA Premier Checking & VISTA Personal Money Market	Unlimited Rebates
---	-------------------

Pinnacle Value Checking & Pinnacle Money Market	Up to \$20.00
--	---------------

VISTA Business Checking & VISTA Business Money Market	Up to \$12.00
--	---------------

PLEASE NOTE: Your ATM receipt will reflect both Ledger Balance and Available Balance. Please refer to the important definitions, noted above.

SAFE DEPOSIT BOXES

- Boxes are subject to availability and are currently only offered at our North Adams and Williamstown, MA locations.
- Boxes are reserved for existing MountainOne customers only.
- Please contact either branch for size availability and pricing.

• Safe Deposit Box Replacement Key Fee	\$55.00
• Safe Deposit Box Drilling (plus any additional costs to Bank)	\$175.00

PLEASE NOTE: Contents of safe deposit boxes are not insured by the Bank; owner(s) may secure insurance at their own expense.

OPTIONAL SERVICES FOR PURCHASE

• Foreign Currency Issue/Exchange	\$10.00
• Treasurer's Checks (1 free per day) then	\$10.00 each
• Wire Transfers	
Domestic – incoming	\$15.00
Domestic - outgoing	\$25.00
International – incoming	\$15.00
International – outgoing	
(additional processing fees may apply)	\$50.00