

Checking Accounts Disclosure

BrooklineBank

877.668.2265

BrooklineBank.com

PO Box 470469, Brookline, MA 02447-0469

Personal Checking Accounts

	<i>ACCESSONE</i> Checking	<i>ACCESSPLUS</i> Checking	<i>PREMIERACCESS</i> Checking
Minimum opening deposit	\$25	\$100	\$250
Average monthly combined balance to waive maintenance fee	N/A	\$7,500 or Direct Deposit	\$50,000
Account balances that may be combined	N/A	All deposits and Home Equity balances	All deposits and Home Equity balances
Minimum balance to earn interest	N/A	N/A	\$100
Monthly maintenance fee	\$0	\$14.50	\$35.00
Non-Brookline Bank ATM withdrawal*	\$1.50	Waived	Waived
Surcharge-free access to over 5,300 SUM® program ATMs	Yes	Yes	Yes
Stop Payments	\$25	\$25	Waived
Insufficient/Unavailable Funds (See details on back page.)	\$28	\$28	\$28
Telephone Banking	Included	Included	Included
Online Banking	Included	Included	Included
Online Bill Pay	Included	Included	Included
Preferred mortgage rates with autopay	Yes	Yes	Yes

* Surcharges may be assessed by other financial institutions (that are not part of the SUM program) for the use of their ATMs. These charges will be refunded to *PREMIERACCESS* checking customers.

Interest Rate Information: The following interest rates and annual percentage yields (APY) are accurate as of _____. Rates are subject to change at any time at our discretion. We may change balance requirements or fees at any time with proper notice to you. For current rate information call 877-668-2265.

Interest Rate: _____ APY: _____
PREMIERACCESS
 Checking _____

Common Account Disclosures

The following disclosures apply to all types of accounts.

Business days: Our business days are Monday through Friday. Federal holidays are not included.

Accrual of interest on non-cash deposit: Interest begins to accrue on the first business day after the banking day you deposit non-cash items.

Compounding and crediting frequency: Interest will be compounded monthly. Interest will be credited to your account every month on the statement date.

Account closing and interest: If you close your account before interest is credited, you will not receive the accrued interest.

Balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Transaction limitations: We reserve the right to require seven days notice in writing before each withdrawal from an interest-bearing account as defined by Regulation D.

Service Fees Effective January 15, 2012

The following fees may be assessed on your account. Fees shown are for each transaction of the type shown, unless otherwise indicated:

Abandoned Property (per account).....	\$65.00
ATM/Debit Cards	
Non-Brookline Bank ATM Transactions ¹	\$1.50*
International ATM Transaction	\$5.00*
Replacement ATM/Debit Card.....	\$10.00*
MasterCard® international assessment fee	3% of U.S. Dollar Amount
Expedited Replacement	\$50.00
Cashier's or Treasurer's Check ²	\$7.00*
Check Orders ³	Price Varies
Collection (foreign and domestic)	\$30.00
Coupon - Collection Fee per envelope.....	\$50.00
Early Closing - Accounts Closed in Less Than 90 Days.....	\$25.00
Excessive Transactions (Savings & Money Market Accounts)	\$12.50 per item
Gift Check	\$2.50*
Insufficient/Unavailable Funds Charge (created by check, in-person withdrawal, ATM withdrawal, or other electronic means) ⁴	\$28.00
International ACH Transactions.....	\$5.00*
Legal Process Fee (e.g. attachment, levy or garnishment), per occurrence	\$80.00
Medallion Signature Guarantee (available only to customers)	\$10.00*
Overdraft Privilege Service/EOD NSF Fee.....	\$28.00
Overdraft protection from Savings/Money Market, per transfer ⁵	\$5.00*
Personal Money Order (Available only to customers) ²	\$4.00*
Reference Letter or Immigration Letter	\$15.00*
Retirement Accounts	
IRA and Coverdell	
Transfer Processing Fee (per occurrence, per plan)	\$25.00
Qualified Plans	
Annual Fee (per participant).....	\$20.00
Partial Trustee Transfer Fee	\$35.00
Complete Trustee Transfer Fee.....	\$65.00
Research	
Research Fee (per hour).....	\$25.00*
Copy Fee, per item or per page.....	\$5.00*
Duplicate or Interim Statement.....	\$5.00*
Reserve Credit Annual Fee	\$20.00*
Return Deposited Item.....	\$7.50
Safe Deposit Box	
Safe Deposit Box Annual Fee.....	varies by size*
Drilling	\$175.00
Key Replacement	\$25.00
Late Fee.....	\$15.00
Stop Payment (all items - including ACH and bill pay) ²	\$25.00*
Traveler's Checks.....	2.00%*
Traveler's Checks for Two.....	3.00%*
Wire Transfer	
Incoming.....	\$12.00*
Domestic Outgoing	\$22.00*
Foreign Outgoing	\$40.00*
Wire Trace	\$30.00*

*This fee is waived for **PREMIERACCESS** Checking accounts.

1. This fee is waived for **PREMIERACCESS** Checking, **ACCESSPLUS** Checking accounts and **PREMIERACCESS** Money Market Accounts. **ACCESS** Savings accounts receive five free non-Brookline Bank ATM withdrawals per statement cycle. (Other financial institutions may impose a surcharge for ATM use.)
2. This fee will be waived for customers age 65 and over, if customer notifies Brookline Bank of his/her eligibility.
3. Standard checks are free for **PREMIERACCESS** Checking and **ACCESSPLUS** Checking accounts.
4. This fee will be reduced to \$5.00 for customers under age 18 or 65 and over, if customer notifies Brookline Bank of his/her eligibility.
5. This fee is waived on **PREMIERACCESS** Checking and **ACCESSPLUS** Checking accounts.