

## Checking Accounts Disclosure

### Personal Checking Accounts

	<i>ACCESSONE</i> Checking <sup>1</sup>	<i>ACCESSPLUS</i> Checking	<i>PREMIERACCESS</i> Checking
Minimum opening deposit	\$25	\$100	\$250
Monthly maintenance fee	\$0	\$16.50	\$35.00
Combined balance to waive monthly maintenance fee <sup>2</sup>	N/A	\$5,000 or Direct Deposit	\$35,000
Minimum balance to earn interest	N/A	N/A	\$100
Non-Brookline Bank ATM withdrawal fee	\$2.00	None	None
Surcharge-free access to over 7,500 SUM <sup>®</sup> program ATMs <sup>3</sup>	Yes	Yes	Yes
Stop Payments	\$30	\$30	Waived

**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. No interest is paid on *ACCESSONE* or *ACCESSPLUS* Checking. We may change balance requirements or fees at any time with proper notice to you. For current rate information call 877-668-2265.

**Please Note:** Interest rates for accounts opened online will be disclosed in a separate document at the time of account opening.

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:** Interest begins to accrue on the business day of your deposit.

**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.

**Notice of Withdrawal:** We reserve the right to require seven days' notice in writing before each withdrawal from an interest-bearing account as defined by Regulation D.

Fees could reduce earnings on your account.

1. Also available as 18/65 Checking, with reduced/waived fees for customers age 18 and under or 65 and over. Ask for details.

2. Combined balance is calculated by adding together: a.) the average daily balance of all your personal non-retirement savings, personal checking and personal money market accounts since their last statement date and; b.) the current balance of all your personal CDs and IRA accounts, as of your personal checking account's statement date; and c.) the current outstanding principal balance of all your personal home equity lines/loans, personal overdraft lines of credit, personal loans, and personal mortgages held by Brookline Bank, as of your personal checking account's statement date. Auto loans obtained through a car dealership are not combined.

3. Surcharges may be assessed by other financial institutions (that are not part of the SUM program) for the use of their ATMs. All ATM surcharges incurred in the U.S.A. will be refunded on *PREMIERACCESS* Checking accounts.

## Service Fees

Effective September 1, 2021

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 or such lesser rate as may be set by law .....	\$65.00
ATM/Debit Cards:	
Expedited Card Replacement Fee .....	\$65.00
International ATM Transactions:	
Mastercard (M/C) Cross Border Fee .....	2.79% of US Dollar Amount
Mastercard (M/C) Currency Conversion Fee .....	0.21% of US Dollar Amount
Non-Brookline Bank ATM Transactions <sup>1,2</sup> .....	\$2.00*
Replacement ATM/Debit Card Fee .....	\$12.00*
Cashier's Check <sup>3</sup> .....	\$7.50*
Chargeback Item Fee (Returned Deposited Item) .....	\$6.75
Check Orders (CHK Order) <sup>4</sup> .....	Prices vary depending on style
Collection Item Fee .....	\$30.00
Counter Checks Per Page .....	\$2.00
Early Account Closure - within 90 days of opening .....	\$25.00
Legal Process Fee, (e.g. attachment, levy or garnishment) per occurrence or such lesser rate as may be set by law .....	\$100.00
Money Order <sup>3</sup> .....	\$5.00*
Overdraft Line of Credit <sup>6</sup>	
Annual Fee .....	\$25.00*
Paid Item Fee – when we pay an overdraft item, per item <sup>5</sup> .....	\$35.00
Research	
Research Fee - per hour .....	\$30.00*
Copy Fee per item or per page (Copy of Checks, Transaction Slips, Money Orders, Cashier's Checks or Deposited Items) .....	\$5.00*
Duplicate or Interim Statement fee .....	\$5.00*
Statement Copy with images fee .....	\$7.50*
Returned Item Fee – when we return an item unpaid per presentment of each item <sup>5</sup> .....	\$35.00

### Safe Deposit Box Rental Fees:

(Check availability of size with your Branch Representative).

Safe Deposit Box Annual Fee .....	Varies by Size†
Safe Deposit Box Drilling Fee .....	\$200.00
Late Fee .....	\$15.00
Replacement Key Fee .....	\$35.00
†Contents of safe deposit boxes are not FDIC or Bank insured. Boxes are located at most branch locations and sizes available may vary.	
Statement Reconciliation per hour .....	\$30.00
Stop Payment, all items including ACH & bill pay .....	\$30.00*
Sweep Transaction Fee - Overdraft Protection Transfer from a Deposit Account, Per transfer <sup>1</sup> .....	\$7.50*
Wire Transfer Fees:	
Domestic:	
Incoming .....	\$15.00*
Outgoing .....	\$23.00*
International:	
US Dollar Incoming .....	\$15.00*
US Dollar Outgoing .....	\$40.00*
Foreign Currency Incoming .....	\$ .00*
Foreign Currency Outgoing .....	\$25.00*
Wire Trace Fee .....	\$30.00

\*This service is free for **PREMIERACCESS** Checking accounts.  
See footnotes below for details on fee waivers/refunds.

1. This fee is waived on **PREMIERACCESS** Checking and **ACCESSPLUS** Checking accounts.
2. Other financial Institutions may impose a surcharge for ATM use. The surcharge will be refunded on **PREMIERACCESS** Checking accounts.
3. This fee will be waived for customers age 18 and under or 65 and over, if customer notifies Brookline Bank of his/her eligibility.
4. Standard checks are free for **PREMIERACCESS** Checking and 18/65 Checking accounts. **ACCESSPLUS** Checking accounts receive first order free.
5. You will be charged a Returned Item Fee each time we return unpaid for a non-sufficient available balance an item that is presented for payment, even if that item has previously been presented and returned for a non-sufficient available balance and you were previously charged a Returned Item Fee for that return. Further, you will be charged a Paid Item Fee if we honor or pay the item or transaction when you have a non-sufficient available balance even if you were previously charged Returned Item Fees when the item or transaction was previously returned, rejected, or declined. We have no obligation to notify you if we honor, pay, return or decline an item or transaction for a non-sufficient available balance. This fee will be reduced to \$5.00 for customers age 18 and under or 65 and over, if customer notifies Brookline Bank of his/her eligibility.
6. Refer to Overdraft Line of Credit Agreement for more details.

To request additional information about  
Brookline Bank's products and services, please  
visit your local Brookline Bank office,  
call us at 877-668-2265, or visit us online  
at: [BrooklineBank.com](http://BrooklineBank.com)

Telephone Banking: 888-730-3554