

Business Account Information

Checking Accounts, Savings Accounts, Money Market Accounts

Business Checking

Minimum balance to open account.....	\$100
Monthly maintenance fee	\$7.50
Average monthly available balance to avoid fee.....	\$2,500
Per debit, credit and deposited item in excess of 150 per statement period.....	\$0.50

Business Gold Checking

Minimum balance to open account.....	\$100
Monthly maintenance fee	\$22.00
Average monthly available account balance to avoid fee.....	\$12,500
Combined balance to avoid fee ¹	\$25,000
Per debit, credit and deposited item in excess of 500 per statement period	\$0.50

Companion Business Checking

Minimum balance to open account.....	\$100
Monthly maintenance fee.....	\$7.50
Monthly maintenance fee waived with one ACH transaction per monthly statement period or by maintaining an average monthly available balance of \$5,000.	
Per debit, credit, and deposited item in excess of 150 per statement period.....	\$0.50

Commercial Checking

Minimum balance to open account.....	\$100
Monthly maintenance Fee	\$16.00
Per check paid fee.....	\$0.20
Per deposit fee	\$0.75
Per deposited item fee.....	\$0.15
Per ACH transaction fee.....	\$0.18
Coin fee per roll, deposited/furnished.....	\$0.05
Currency fee per strap, deposited/furnished.....	\$0.50
Earnings Credit may offset service charges	

Non-Profit Checking with Interest

(For Non-Profit organizations only)

Minimum balance to open account.....	\$100
Monthly maintenance fee	None
Per debit, credit and deposited item in excess of 200 per statement period.....	\$0.75

Community Access Checking

(For unincorporated associations, clubs, etc.)

Minimum balance to open account.....	\$100
Monthly maintenance fee.....	None
Per debit fee in excess of 20 debits per monthly statement period	\$1.00
Monthly Paper Statement Fee (no fee if eStatements).....	\$2.00

IOLTA Checking with Interest

(Interest On Lawyers Trust Account)

Minimum balance to open account.....	\$100
Monthly maintenance fee	None
Transaction fees	None
Check order - first 50 checks.....	Free

Business Savings

Minimum balance to open account.....	\$1,000
Monthly maintenance fee	\$5.00
Average monthly balance required to avoid fee	\$1,000

Business Money Market Savings

Minimum balance to open account.....	\$2,500
Monthly maintenance fee	\$10.00
Average monthly balance required to avoid fee	\$2,500

Business Money Market with Checks

Minimum balance to open account.....	\$2,500
Monthly maintenance fee	\$10.00
Average monthly balance required to avoid fee	\$2,500

Common Interest Rate Disclosures

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

Rate Information: Your interest rate and annual percentage yield may change.

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

Minimum Balance to Obtain the Annual Percentage Yield Disclosed: You must maintain a minimum balance of \$100 in the account each day to obtain the disclosed annual percentage yield.

Determination of Rate and Frequency of Rate Changes: At our discretion, we may change the interest rate on your account at any time.

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 at any time require no less than seven days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Fees could reduce earnings on your account.

Other Account Disclosures

Companion Business Checking

Only available to customers with existing Business Checking or Business Gold Checking. For payroll or lottery accounts. Maximum of two accounts per customer. All deposits must be made electronically or in branch. No Debit or ATM Card access.

Commercial Checking

Earnings Credit Allowance (ECA) paid to offset service charges is variable and may change daily. The ECA is calculated on the average collected monthly balance. A 10% reserve requirement will be excluded from balances eligible for earning credit.

IOLTA Checking

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

Compounding and Crediting Frequency: Interest will not be compounded. Interest will be credited to the account on the last day of the statement cycle. The interest is then withdrawn and transferred to the IOLTA committee.

Transaction Limitations: You may request an ATM card to make deposits to an IOLTA account. You may not use an ATM or Debit card to make withdrawals or purchases from an IOLTA account.

1. Combined balance for Business Gold Checking is calculated by adding together the average daily balance of all your business savings, business checking and business money market accounts held in the same business name, since the last statement date (note: CD balances are not combined).

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	Research	
ATM/Debit Cards:		Research Fee- per hour.....	\$30.00
Expedited Card Replacement Fee.....	\$65.00	Copy Fee per item or per page (Copy of Checks, Transaction Slips, Money Orders, Cashier's Checks or Deposited Items).....	\$5.00
International ATM Transactions:		Duplicate or Interim Statement fee	\$5.00
Mastercard (M/C) Cross Border Fee	2.79% of US Dollar Amount	Statement Copy with images fee	\$7.50
Mastercard (M/C) Currency Conversion Fee.....	0.21% of US Dollar Amount	Statement Reconciliation per hour	\$30.00
Non-Brookline Bank ATM Transactions	\$2.00	Safe Deposit Box Rental Fees	
Replacement ATM/Debit Card Fee.....	\$12.00	(Check availability of size with your Branch Representative)	
Audit Confirmation	\$35.00	Safe Deposit Box Annual Fee.....	Varies by Size†
Cashier's Checks	\$7.50	Safe Deposit Box Drilling Fee.....	\$200.00
Chargeback Item Fee (Returned Deposited Item)	\$10.00	Late Fee	\$15.00
Check Orders (CHK Order)	prices vary depending on style	Replacement Key Fee	\$35.00
Collection Item Fee	\$30.00	† Contents of safe deposit boxes are not FDIC or Bank insured. Boxes are located at most branch locations and sizes available may vary.	
Counter Checks Per Page	\$2.00	Stop Payment, all items including ACH & bill pay	\$30.00
Early Account Closure - within 90 days of opening.....	\$25.00	Sweep Transaction Fee - Overdraft Protection Transfer from a Deposit Account, Per transfer	\$7.50
Legal Process Fee, (e.g. attachment, levy or garnishment) per occurrence or such lesser rate as may be set by law	\$100.00	Wire Transfer Fees:	
Money Order	\$5.00	Domestic:	
Overdraft Line of Credit Annual Fee ²		Incoming.....	\$15.00
Lines of \$5000 or less.....	\$25.00	Outgoing	\$23.00
Lines over \$5000.....	\$50.00	International:	
Paid Item Fee ¹ – when we pay an overdraft item, per item.....	\$35.00	US Dollar Incoming.....	\$15.00
Returned Item Fee ¹ – when we return an overdraft item unpaid, per presentment of each item	\$35.00	US Dollar Outgoing.....	\$40.00
		Foreign Currency Incoming.....	\$.00
		Foreign Currency Outgoing	\$25.00
		Wire Trace Fee	\$30.00

1. 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.
2. 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

Telephone Banking: 888-730-3554