

Simply FREE Business Checking¹ \$ 50.00
Minimum Amount to Open

Easy Interest Business Checking¹
Minimum Amount to Open \$ 50.00
Minimum Amount to Earn Annual Percentage Yield \$.01
Annual Percentage Yield Variable
Method of Compounding Monthly
Monthly Maintenance Service Charge \$ 10.00
Waive Monthly Maintenance Service Charge
Maintain Minimum Average Daily Balance \$5,000.00

Commercial Analysis Checking¹
Minimum Amount to Open \$ 50.00
Monthly Maintenance Service Charge \$ 10.00
Per Debit *check or ACH* \$.15
Per Credit *deposit or ACH* \$.50
Per Deposited Item \$.08
Earnings Credit Allowance Variable

Business Money Market
Minimum Amount to Open \$ 50.00
Minimum Amount to Earn Annual Percentage Yield \$ 50.00
Tiered Annual Percentage Yield Variable
Method of Compounding Monthly
Waive Monthly Maintenance Service Charge
Maintain Minimum Average Daily Balance \$2,500.00
Excess Transaction Fee² \$ 10/item

OTHER PRODUCTS & SERVICES

Online & Mobile Banking³
Mobile Check Deposit
Desktop Check Deposit (*Remote Deposit Capture*)
Merchant Services

Commercial Banking Lending Solutions
Lines of Credit
Letters of Credit
Small Business Loans
Real Estate & Construction Loans

Savings & Certificates of Deposit

Personal Mortgages & Home Equity

General Fees *Apply to all accounts.*

Abandoned Property \$ 50.00
Accounts Closed Within 90 days \$ 25.00
Account Reconciliation/Research \$ 30.00
Copy of Checks, Deposits, Withdrawals or Statements *per page* \$ 5.00
Bank Checks
Money Order *up to \$1,000* \$ 2.00
Treasurer's Check *over \$1,000* \$ 5.00
Confirmation/Immigration Letters \$ 10.00
Debit/ATM
Card Replacement \$ 5.00
Non Middlesex Federal ATM *per statement cycle*
Withdrawals in excess of 5 *per transaction* \$ 1.50
Transfers in excess of 5 *per transaction* \$ 1.00
Fees Imposed by Other Institutions *per statement* Credit up to 3 with receipt
Draw Transfer *per transfer* \$ 5.00
Inactive Account
After 2 years – balance under \$100 *per month* \$ 2.50
Insufficient Funds Charge *paid or returned* \$ 27.00
Large Cash Withdrawal *\$10,000>shipment* \$ 30.00
Lost Passbook \$ 10.00
Notary Public
Customer FREE
Non Customer *per document* \$ 1.00
Notice of Levy \$ 75.00
Occasional Overdraft Privilege Service (OOPs!)⁴
Daily Overdraft *after 5 days* \$ 5.00
Insufficient Funds Charge *paid or returned* \$ 27.00
Uncollected Funds Charge *paid or returned* \$ 27.00
Returned Deposited Item \$ 5.00
Stop Payment
ACH \$ 10.00
Check \$ 10.00
Money Order \$ 20.00
Treasurer's Check \$ 20.00
Uncollected Funds Charge *paid or returned* \$ 27.00
Wire Transfer *Available to customers only.*
Incoming Domestic FREE
Incoming Foreign FREE
Outgoing Domestic \$ 30.00

Online & Mobile Banking

Visit MiddlesexFederal.com to register or download our mobile app.



¹\$50 off first order of checks.

²Business Money Market account is limited to six transactions per statement cycle, in any combination of transfers from this account to another account with Middlesex Federal Savings or to a third party by means of preauthorized, automatic or telephone transfer, or by check, draft, debit card, online transaction, or similar order.

³Data charges may apply.

⁴OOPs! is automatically provided to qualified accounts. Notification will be sent after 30 days. Customer has the option to opt-out at any time. Limits apply. Overdraft fees may apply to overdrafts created by check, in-person, withdrawal, ATM withdrawal, or other electronic means. The amount of any overdrafts, including our fees, is due and payable immediately or on demand. Middlesex Federal reserves the right to not pay any check, without advance notice, or otherwise suspend OOPs!

