

Effective February 1, 2017

Simply FREE and Simply eFree¹ Checking

Minimum Amount to Open	\$ 50.00
Check Orders <i>First set of standard checks FREE</i>	Varies by style

Simply FREE Checking available to individuals 14+ years of age. If the primary account holder is <18, a parent or legal guardian joint account holder is required.

President's Choice Checking

Minimum Amount to Open	\$ 50.00
Minimum Amount to Earn Annual Percentage Yield	\$.01
Tiered Annual Percentage Yield	Variable
Monthly Maintenance Service Charge	\$ 10.00
Waive Monthly Maintenance Service Charge	
Maintain Minimum Average Daily Balance	\$1,500.00
Check Orders <i>First set of standard checks FREE</i>	Varies by style

Money Market

Minimum Amount to Open	\$ 50.00
Minimum Amount to Earn Annual Percentage Yield	\$ 50.00
Tiered Annual Percentage Yield	Variable
Monthly Maintenance Service Charge	\$ 10.00
Waive Monthly Maintenance Service Charge	
Maintain Minimum Average Daily Balance	\$2,500.00
Excess Transaction Fee ²	\$ 10/item

Passbook Savings

Minimum Amount to Open	\$ 50.00
Minimum Amount to Earn Annual Percentage Yield	\$ 50.00
Annual Percentage Yield	Variable

Statement and eStatement¹ Savings

Minimum Amount to Open	\$ 50.00
Minimum Amount to Earn Annual Percentage Yield	\$ 50.00
Annual Percentage Yield	Variable
Excess Transaction Fee ²	\$ 10/item

Club Account

Minimum Amount to Open	\$ 10.00
Minimum Amount to Earn Annual Percentage Yield	\$ 10.00
Annual Percentage Yield	Variable

NOW Checking *Applies to existing accounts only.*

Minimum Amount to Earn Annual Percentage Yield	\$.01
Annual Percentage Yield	Variable
Monthly Maintenance Service Charge	\$ 10.00
Waive Monthly Maintenance Service Charge	
Direct Deposit or Maintain Minimum Average Daily Balance	\$ 1,000.00

Super NOW Savings *Applies to existing accounts only.*

Minimum Amount to Earn Annual Percentage Yield	\$ 300.00
Annual Percentage Yield	Variable
Excess Transaction Fee ²	\$ 10/item

Online & Mobile Banking³

Visit MiddlesexFederal.com or your App store to register or download our mobile app.



Debit/ATM

Card Replacement	\$ 5.00
Simply Free & President's Choice Checking	
Non Middlesex Federal ATM Transactions	No Charge
Surcharge Fees Imposed by Other Institutions	Reimbursed at end of statement cycle

All Other Eligible Debit/ATM Card Accounts	
Non Middlesex Federal ATM Transactions	
Withdrawals in excess of 5 <i>per transaction</i>	\$ 1.50
Transfers in excess of 5 <i>per transaction</i>	\$ 1.00
Fees Imposed by Other Institutions <i>per statement</i>	Credit up to 3 with receipt

General Fees

Abandoned Property	\$ 50.00
Accounts Closed Within 90 days	\$ 25.00
Account Reconciliation/Research	\$ 30.00
Copy of Checks, Deposits, Withdrawals or Statements <i>per page</i>	\$ 5.00
Bank Checks	
Money Order <i>up to \$1,000</i>	\$ 2.00
Treasurer's Check <i>over \$1,000</i>	\$ 5.00
Confirmation/Immigration Letters	\$ 10.00
Draw Transfer <i>per transfer</i>	\$ 5.00
Inactive Account	
After 2 years – balance under \$100 <i>per month</i>	\$ 2.50
Insufficient Funds Charge <i>paid or returned</i>	\$ 27.00
IRA	
Annual Fee <i>per plan</i>	\$ 15.00
Transfer Fee	\$ 30.00
Lost Passbook	\$ 10.00
Notary Public	
Customer	FREE
Non Customer <i>per document</i>	\$ 1.00
Notice of Levy	\$ 75.00
Occasional Overdraft Privilege Service (OOPs!) ⁴	
Daily Overdraft <i>after 5 days</i>	\$ 5.00
Insufficient Funds Charge <i>paid or returned</i>	\$ 27.00
Uncollected Funds Charge <i>paid or returned</i>	\$ 27.00
Returned Deposited Item	\$ 5.00
Safe Deposit Boxes	
<i>Available to customers only. Not FDIC insured.</i>	
Annual Fee	Varies by size
Drilling Fee ⁵	\$ 150.00
Key Deposit	\$ 20.00
Late Charge	\$ 20.00
Transfer of Box	\$ 10.00
Stop Payment	
ACH	\$ 10.00
Check	\$ 10.00
Money Order	\$ 20.00
Treasurer's Check	\$ 20.00
Uncollected Funds Charge <i>paid or returned</i>	\$ 27.00
Wire Transfer <i>Available to customers only.</i>	
Incoming Domestic	FREE
Incoming Foreign	FREE
Outgoing Domestic	\$ 30.00

¹Available online. ²Limited 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! ⁵Subject to change based upon cost incurred by Middlesex Federal Savings.