

Effective November 1, 2023

Simply FREE 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

Passbook Savings

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

Statement Savings

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

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

Online & Mobile Banking¹

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
Large Cash Withdrawal <i>\$10,000>shipment</i>	\$ 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!) ²	
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>Not FDIC insured.</i>	
<i>New rentals no longer available. Fees apply to existing renters only.</i>	
Annual Fee	Varies by size
Drilling Fee ³	\$ 250.00
Key Deposit	\$ 20.00
Late Charge	\$ 10.00
Transfer of Box	\$ 20.00
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

¹Data charges may apply.

²OOPs! 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! Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. We may charge you an Insufficient Funds Fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented. The Bank has a daily limit of \$81.00 on fees charged to an account.

³Subject to change based upon cost incurred by Middlesex Federal Savings.



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