

PERSONAL CHECKING

Banking as EZ as 1, 2, 3! At Bay State Savings Bank, we offer a range of accounts to fit your needs, with features and benefits to suit every individual. Find the one that is right for you!

FEATURES	EZ Free Checking	EZ Student Checking	EZ Relationship Rewards Checking
Minimum Opening Deposit	\$10 ¹	\$10 ²	\$50 ³
Monthly Maintenance Service Charge	No	No	\$10; Monthly fee waived when requirements are met
Unlimited BSSB ATM Usage	Yes	Yes	Yes
Refunds on non-BSSB ATM Transactions	No	Up to \$10 per month waived when requirements are met ²	Up to \$10 per month waived when requirements are met ³
Free EZ Statements and Online Banking ⁸	Yes	Yes	Yes
Overdraft Transfers from Savings ⁵	Yes	Yes	Yes
Early Pay Day ⁶ & Unlimited Deposit Insurance ⁷	Yes	Yes	Yes
Additional Benefits	No	3.00% Cash Back on Debit Purchases (min \$3) up to \$6 per month when requirements met ²	1.00% interest on checking balances up to \$1,500; 2.00% interest on savings balances up to \$2,000 when requirements met ³
Free Bank Checks or Money Orders	No	No	Yes
Requirements	None. Banking made simple & FREE.	For ages 14-26. Enrollment in Online Banking & EZ Statements; 12 debit card purchases (min \$3) per statement cycle ²	Enrollment in Online Banking & EZ Statements; \$1,200 in qualifying direct deposits or \$10,000 in combined savings/checking balances; 12 debit card purchases (min \$3) per statement cycle ⁴



Member FDIC
Member DIF



1: Minimum deposit of \$10.00 to open account. Note that fees may apply to overdrafts created by check, in-person withdrawal, ATM withdrawal, bank assessed fee, or other electronic means. Fees are subject to change at Bay State Savings Bank's sole discretion with proper notice to you. **2:** Minimum deposit of \$10.00 to open account. For students 14 – 26 years old. Students under 18 years old must open account with parent or legal guardian. Monthly Qualifications: Have a least 12 PIN-based or signature-based debit card purchases of \$3 or more and enroll in Online Banking and EZ Statements. When Monthly Qualifications are met, Nationwide ATM fees incurred during monthly cycle will be reimbursed up to \$10 and will be credited to the account on the last day of monthly statement cycle and account will receive 3.00% cash back on all PIN-based and signature based debit card transactions that post and settle during the cycle period up to \$6 in total cash back per Monthly Qualification Cycle. Transactions may take one or more banking days from the date transaction was made to post and settle to account. Fees may reduce earnings. **3:** APY=Annual Percentage Yield. APY is accurate as of Monday, Jul 1, 2024. Rates are subject to change. Minimum deposit of \$50.00 to open account. When Monthly Qualifications are met, Nationwide ATM fees incurred during monthly cycle will be reimbursed up to \$10 and will be credited to the account on the last day of monthly statement cycle. Balances in your EZ Relationship Rewards Checking account up to and including \$1,500 receive an APY of 1.00%; and balances over \$1,500 earn an APY of 0.01%. Transactions may take one or more banking days from the date transaction was made to post and settle to account. Fees may reduce earnings. **4:** Monthly Qualifications: Receive direct deposit(s) totaling \$1,200 monthly or maintaining a combined minimum balance among all Checking and Savings accounts held by the same Tax Reported Owner of at least \$10,000 each day of the qualification cycle. Eligible direct deposits are limited to electronic direct deposits of items such as your payroll, pension, and government benefit payments made through the Automated Clearing House (ACH) to your personal account. Have a least 12 PIN-based or signature-based debit card purchases of \$3 or more. Enroll in Online Banking and EZ Statements. If qualifications are not met a monthly maintenance service charge of \$10 will be assessed. **5:** Overdraft Transfer Service transfers available funds from your savings account to your checking account should you overdraft your checking account. Enrollment for this service can be completed during account opening. **6:** With Early Pay Day, the Bank may make incoming electronic direct deposits made through the Automated Clearing House (ACH) available for use up to two days before the scheduled payment date. Not all direct deposits are eligible for Early Pay Day. Early availability of direct deposits is not guaranteed and may vary from deposit to deposit. Whether we make funds available early depends on when we receive the payor's payment instructions, any limitations we set on the amount of early availability, and standard fraud prevention screening. Available for personal accounts only. Eligible direct deposits are limited to electronic direct deposits of items such as your payroll, pension, and government benefit payments made through the Automated Clearing House (ACH) to your personal account. Other deposits or credits to your account, such as deposits of funds from person-to-person payment services (e.g., Zelle®, Venmo, or PayPal transfers), check or mobile deposits, and other online transfers or electronic credits are not eligible for Early Pay Day. **7:** All deposits above the FDIC insurance amount are insured by the Depositors Insurance Fund (DIF). **8:** Standard internet/telephone carrier rates and fees apply. Please refer to Bay State Savings Bank Retail Fee Schedule for current fees and charges. Visit our Additional Services Page for information regarding our ATM services.