



Setting a Higher Standard for Banking: Yours

PERSONAL CHECKING

FREE KASASA CASH CHECKING

- Grow your checking balance with high dividends each month
- No monthly maintenance fee or minimum balance requirements

FREE KASASA CASH BACK CHECKING

- Earn cash back as you spend with your St. Mary's debit card
- No monthly maintenance fee or minimum balance requirements

RELATIONSHIP CHECKING

- Essential checking for members interested in exclusive perks
- Includes access to preferred checking and CD rates, ATM fee refunds and more
- Unlimited check writing

NO-FEE CHECKING

- Bank with total simplicity – everything you need with no fuss
- No monthly service fee or minimum balance requirements
- Free first order of checks

GATEWAY CHECKING

- Designed for your members learning how to manage their money
- No monthly service fee or minimum balance requirements
- Enjoy up to \$25 in ATM fee refunds each month

PERSONAL SAVINGS

KASASA SAVER

- Grow your savings automatically each month
- Enjoy high dividends and no monthly maintenance fee
- Connects to Kasasa checking accounts to auto-transfer rewards

MEMBERSHIP SAVINGS

- Minimal savings account specifically for becoming a member
- Only allows for opening deposit to establish member share
- Additional transactions cause account to convert into Statement Savings

STATEMENT SAVINGS

- Save for any of your savings goals with complete ease
- Earn competitive dividends on the funds you deposit

MONEY MARKET ACCOUNT

- Take your earnings to new heights with tiered rates
- Bigger balances enjoy better dividends
- Maintain access to funds with direct check writing

CLUB ACCOUNTS

- Set aside money for seasonal expenses like vacations or the holidays
- Earn competitive dividends on your balance
- Funds are automatically released ahead of your seasonal goal

CERTIFICATES

- Reach your savings goals with certainty
- Fixed rates that beat regular savings accounts
- The longer your term, the better your return

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

- Choose between Traditional and Roth IRA options
- Coverdell ESA available for higher education savings



Setting a Higher Standard for Banking: Yours

PERSONAL LOANS

ENERGY EFFICIENCY LOANS

- Improve your home's efficiency with a zero percent interest loan
- Available for insulation, heating systems and more
- Simple process that's local here in Massachusetts

AUTO LOANS

- Competitive, fixed rates on new or used vehicles
- Get pre-approved to speed up your auto-buying process
- Refinance your ride to lower your rate

RECREATIONAL VEHICLE LOANS

- Explore the great outdoors in your own recreational ride
- Available for motorcycles, boats, motorhomes and more
- Pre-approval and refinancing available

PERSONAL TERM LOANS

- Find financing for any of your personal goals or needs
- Competitive rates available for all sorts of purposes
- Repayment terms are centered around your situation

CERTIFICATE OF DEPOSIT SECURED LOANS

- Secure financing that's backed by your savings
- Better rates than standard personal loans
- Grow your savings each time you make a loan payment

STUDENT LOANS

- Financing that's made for your higher education goals
- Provided by our partners at Sallie Mae
- Includes competitive rates and flexible repayment options

CREDIT BUILDER LOAN

- Helps to build or rebuild your credit rating
- Must be at least 18 years old to participate
- No credit check required

OVERDRAFT LOAN

ACCOUNT SERVICES

DIGITAL BANKING

- Manage your money anytime, anywhere, on nearly any device
- Includes free online banking, mobile banking and eStatements
- Monitor balances, make payments or transfers and much more

MOBILE WALLET

- Just tap your smartphone at checkout to pay the simple way
- Make purchases more quickly and securely than cash or checks
- Connect a variety of mobile wallet options

DEBIT CARDS

- Take your accounts with you with a Mastercard debit card
- Make purchases and withdrawals easily
- Save as you spend with our free Making Cents program

ZELLE

- Send or receive money the fast and simple way
- Works directly through the St. Mary's app

SURCHARGE-FREE ATMs

- Access your money surcharge-free at ATMs nationwide
- Use either the CO-OP or SUM networks
- Easily locate the ATM nearest you

DIRECT DEPOSIT

- Get paid up to two days early for free
- Available for payroll, Social Security or other routine deposits
- Simple sign up using your account number and St. Mary's routing number

OVERDRAFT SERVICES

- Ensure your funds are protected in the event of an overdraft
- Variety of overdraft options available to choose from
- Simple application and setup

TELEPHONE BANKING

- Our 24-hour Telephone Banking system allows you to access your account information anytime by phone.
- Check balances, transfer funds and more!

WIRE TRANSFERS

- Move money across county, state, country or even world with ease.
- We offer our members both domestic and international wire transfer capabilities.



Setting a Higher Standard for Banking: Yours

DEPOSIT INSURANCE

- Deposits at St. Mary's Credit Union are insured by the National Credit Union (NCUA) to at least \$250,000.
- Excess deposits are insured through the Massachusetts Share Insurance Corporation (MSIC).
- It's important to know that not one penny of insured savings has ever been lost by a member of a federally insured credit union.
- Deposits are fully insured at St. Mary's Credit Union.

TELLER SERVICES

- Account reconciliation
- Money orders
- Notary services
- Signature guarantee
- Statement copies & research
- Stop payments
- Wire transfers

HOME LOANS

HOME MORTGAGE LOANS

- Competitive rates for your home purchase or refinance
- Work with local lenders that know the Massachusetts real estate market
- Get pre-qualified for an even easier homebuying process

HOME EQUITY LOANS

- Leverage your home's equity to finance nearly anything
- Your equity is turned into a lump sum of cash you can use
- Includes competitive rates and no closing costs

HOME EQUITY LINES OF CREDIT

- Open a flexible line of credit that's backed by your home equity
- Access your funds as needed and only pay for what you use

PERSONAL CREDIT CARDS

- Competitive rates and boosted purchasing power online and offline
- Buy what you need with greater convenience and security
- Choose from a wide variety of cards, from low rates to rewards options



Setting a Higher Standard for Banking: Yours

BUSINESS CHECKING

BUSINESS CHECKING

- Ideal solution for businesses with smaller transaction volumes
- No monthly service fee or minimum balance requirements
- Includes 100 free checks written per statement cycle

BUSINESS CHECKING PLUS

- Perfect for businesses with larger transaction volumes
- Earn competitive dividends on your balance
- Includes 200 free checks written per statement cycle

IOLTA CHECKING

- Dividends earned are paid directly to Massachusetts IOLTA Committee
- Helps generate funds to offer civil legal services for those in need
- No monthly service fee or minimum balance requirements

BUSINESS SAVINGS

BUSINESS MONEY MARKET ACCOUNT

- Ensure excess funds are working hard for your business
- Tiered rates – bigger balances enjoy better rates
- Maintain liquidity with direct access to your funds

BUSINESS CERTIFICATES OF DEPOSITS (CDs)

- Guarantee a return on your investment that beats regular savings
- Choose from a range of terms – the longer it is, the better your rate
- Far less risky than other forms of commercial investment



Setting a Higher Standard for Banking: Yours

BUSINESS LOANS

SMALL BUSINESS ADMINISTRATION (SBA) LOANS

- Government-backed financing for small business needs
- Includes competitive rates, favorable terms and lower down payments
- Work with an award-winning, recognized SBA team

BUSINESS TERM LOANS

- Any-use financing for growing your business
- Available for equipment, inventory, machinery and more
- Local, quick decision-making and processing

BUSINESS LINES OF CREDIT

- Meet nearly any short-term business need with boosted flexibility
- Access your line right when you need it
- Only pay interest on the funds you use for your business

COMMERCIAL REAL ESTATE LOANS

- Secure the property your business needs to grow
- Available for purchasing, refinancing or building
- Partner with a lending team that knows the local market

BUSINESS CREDIT CARDS

- More flexibility, more control and more convenience – three must-haves for any business that come standard with a Visa credit card.
- Competitive rates and convenience for your everyday business needs
- More easily make purchases and track expenses



Setting a Higher Standard for Banking: Yours

BUSINESS SERVICES

BUSINESS DIGITAL BANKING

- Take care of company funds anywhere, anytime
- Check balances, make payments, transfer money and more
- Download the St. Mary's app to bank on the go

MERCHANT CARD SERVICES

- Begin accepting all major payment options that customers use most
- Increases your bottom line and customer satisfaction
- Helps streamline billing and record-keeping

REMOTE DEPOSIT CAPTURE

- Skip the branch trip and make deposits from the office
- Perfect for businesses with multiple offices or locations
- Only requires a scanner and internet access to set up

AUTOMATED CLEARING HOUSE (ACH) SERVICES

- Make your payments with greater speed and reliability
- Streamlines your cash flows and boosts efficiency
- Reduces the risk of inaccuracy and human error

CORPORATE ACCOUNT TAKEOVER (CATO)

- Ensure your business is protected from cybersecurity fraud

WEALTH MANAGEMENT

RETIREMENT AND INVESTMENTS

- Prepare for your golden years with guidance you can trust and a strategy that aligns with your goals.

TRUSTAGE INSURANCE

- Protect what matters most in your life with insurance offerings from our partners at Trustage.



SCHEDULE OF FEES
(Effective October 15, 2020)

SERVICE CHARGES

CHECKING ACCOUNTS

No Fee and On The Go Checking.....	None
Non-Interest Checking.....	None
Eagle Checking.....	None
Gateway Checking.....	None
High Rate Checking.....	\$6.00 ¹
<i>(If average minimum balance per statement cycle falls below \$5,000)</i>	
Relationship Checking.....	\$15.00 ¹
<i>(If average minimum balance per statement cycle falls below \$2,500)</i>	

MONEY MARKET ACCOUNTS

Money Market.....	\$5.00 ¹
<i>(If average minimum balance per statement cycle falls below \$1,000)</i>	

SAVINGS ACCOUNTS

Savings Accounts.....	\$3.00 ¹
<i>(Fee applies to Ultra, Independent and Eagle Savings accounts if average minimum balance per statement cycle falls below \$100. Waived with selection of eStatements).</i>	
Ultra Savings.....	\$25.00 per debit fee
<i>(After 2 FREE withdrawals or transfers per statement cycle.)</i>	
Statement, Passbook and Club Accounts.....	None

SERVICE FEES

CERTIFICATES & IRAs

Monthly Maintenance (All Terms).....	None
IRA Trustee Transfer Fee.....	\$25.00

WIRE TRANSFERS

Incoming Wire Fee.....	None
Domestic Wire Fee.....	\$20.00
International Wire Fee.....	\$45.00

OVERDRAFT (CHECKING & SAVINGS)

Non-Sufficient Funds Fee – Paid...Per presentment of item...	\$25.00 ⁴
Unavailable Funds Fee – Paid.....Per presentment of item...	\$25.00 ⁴
Non-Sufficient Funds Fee – Returned..Per presentment of item...	\$27.00 ⁴
Unavailable Funds Fee – Returned..Per presentment of item...	\$27.00 ⁴
Overdraft Transfer Fee.....	\$3.00 per transfer

SERVICE FEES, continued

ATM/DEBIT CARD

Maintenance Fee.....	None
Non-SMCU ATM Transaction Fee.....	\$1.50 each
<i>(Additional fees may be charged by other financial institutions outside of our surcharge-free network of about 37,000 ATMs.)</i>	
MasterCard®	
Cross Border Fee.....	0.9% per transaction
Foreign Conversion Fee.....	0.2% per transaction
Replacement Card Fee.....	\$10.00 ²

ELECTRONIC BANKING

Regularly Scheduled Bill Payments.....	None
Same Day Bill Payment Fee.....	\$10.00 each
Overnight Check Payment Bill Pay Fee.....	\$15.00 each
eStatements.....	None
Mobile Banking Fee.....	None
Mobile Deposit Fee.....	None
Online Banking Fee.....	None

MISCELLANEOUS

Abandoned Property Fee.....	\$75.00 per account
Account Reconciliation Fee.....	\$25.00 per hour
<i>(\$15.00 minimum.)</i>	
ACH Transaction Fee.....	None
Check Certification Fee.....	None
Check Copy Fee.....	per item \$4.00 ²
Check Orders.....	Fees may vary ³
Returned Deposited Item Fee.....	per item \$7.75
Excessive Debits Fee.....	\$5.00 per transaction
<i>(Regulation D allows for 6 withdrawals or transfers made by check, preauthorized transfer or electronic/telephone transfer per month. This fee is applicable for each transfer/withdrawal over the 6 allowed.)</i>	
Foreign Check Collection Fee.....	Fees may vary
Account Inactivity Fee.....	\$3.00 ¹
Levy Fee (Per Levy).....	\$30.00
Lost Passbook Fee.....	None
Money Order Fee.....	None
Notary Fee.....	None
Official Check Fee.....	None
Research Fee.....	\$25.00 per hour or Regulatory Guidelines
<i>(\$15.00 Minimum Fee)</i>	
Return Mail Fee.....	\$5.00 ¹
Signature Guarantee Fee.....	None
Statement Copy Fee.....	\$4.00 ²
Stop Payment Fee (ACH or Check).....	\$25.00 per item ²
<i>(Includes Official Checks and Money Orders)</i>	

¹Per statement cycle.

²Service free to Relationship Checking account holders. Limit one Replacement Card Fee waiver per calendar year.

³Relationship Checking accounts come with FREE standard style checks for the life of the account.

⁴If an item (i.e. a request for payment) is returned as non-sufficient funds or unavailable funds, your account will be charged the applicable fee. If the item is presented for payment again, your account will be charged a non-sufficient or unavailable funds fee for each time the item is presented and returned as non-sufficient or unavailable funds unless on any re-presentation of the item, the item is paid. However if the payment causes an overdraft your account will then be charged the applicable overdraft fee (non-sufficient funds fee – paid.)





BUSINESS SCHEDULE OF FEES
(Effective October 15, 2020)

ATM/DEBIT CARD

Non-SMCU ATM Transaction Fee.....\$1.50 each
*(Additional fees may be charged by other financial institutions
 Outside our surcharge-free network of about 37,000 ATMs)*

Replacement Card Fee.....\$10.00
 MasterCard®
 Cross Border.....0.9% per transaction
 Foreign Conversion.....0.2% per transaction
 Annual/Monthly Maintenance Fee.....None
 Employee Debit Card Fee.....None
 Expedited Debit Card Fee.....Up to \$58.00

BUSINESS eBANKING

Regularly Scheduled Bill Payments.....None
 Same Day Bill Payments.....\$10.00
 Overnight Check Bill Payment Fee.....\$15.00
 eStatements Fee.....None
 Mobile Banking Fee.....None
 Online Banking Fee.....None

REMOTE DEPOSIT CAPTURE (RDC)

Must have Business Basic or Business Plus Checking Account
 One Time Set-Up and Training Fee.....\$150.00¹
 Service Cancellation Fee.....\$250.00²
 Service Fee.....\$40.00³
 Posting Cancellation Fee.....per file \$25.00

WIRE TRANSFERS

Incoming Wire Fee.....None
 Domestic Wire Fee.....\$20.00
 International Wire Fee.....\$45.00

OVERDRAFT FEES (CHECKING & SAVINGS)

Non-Sufficient Funds Fee - Paid....Per presentment of item..\$25.00⁴
 Unavailable Funds Fee - Paid.....Per presentment of item..\$25.00⁴
 Non-Sufficient Funds Fee -Returned..Per presentment of item..\$27.00⁴
 Unavailable Funds Fee - Returned...Per presentment of item...\$27.00⁴
 Overdraft Transfer Fee.....\$3.00 each transfer

BUSINESS ONLINE ACH SERVICES

Must have Business Basic or Business Plus Checking
 One Time Set-Up and Training Fee.....\$150.00¹
 Service Fee.....\$25.00³
 ACH File Upload Fee.....\$5.00 per file
 ACH Per Item Fee.....\$0.12 per item
 ACH Return Item Fee.....\$5.00 per item
 Posting Cancellation Fee.....\$25.00 per file

MISCELLANEOUS

Abandoned Property Fee.....\$75.00 per account
 Account Reconciliation Fee.....\$25.00 per hour
 (\$15.00 minimum)
 ACH Transaction Fee.....None
 Business Checking Plus Service Fee.....\$15.00³
 Check Certification Fee.....None
 Check Copy Fee.....\$4.00 per item
 Check Orders.....Fees may vary
 Returned Deposited Item Fee.....\$7.75 per item
 Excessive Debits Fee.....\$5.00 per transaction
*(Regulation D allows for 6 withdrawals/transfers made by
 check, preauthorized transfer or electronic/telephone transfer
 per month. This fee is applicable for each transfer/withdrawal
 over the 6 allowed for Business Money Market and Savings
 accounts)*
 Foreign Check Collections.....Fees may vary
 Account Inactivity Fee.....\$3.00³
 Levy Fee (Per Levy).....\$30.00
 Lost Passbook Fee.....None
 Money Order Fee.....None
 Notary Fee.....None
 Official Check Fee.....None
 Research Fee.....\$25.00/hour or Regulatory Guidelines
 (\$15.00 minimum)
 Return Mail Fee.....\$5.00³
 Signature Guarantee Fee.....None
 Statement Copy Fee.....\$4.00
 Stop Payment Fee (ACH or Check).....\$25.00 per item
 (Includes Official Checks and Money Orders)

¹If Business enrolls in both RDC and ACH services, one training fee will be waived.

²No cancellation fee if service is cancelled within 30 days of set-up. After 30 days, if service is cancelled within the first 12 months, a cancellation fee may apply.

³Per statement cycle.

⁴If an item (i.e. a request for payment) is returned as non-sufficient funds or unavailable funds, your account will be charged the applicable fee. If the item is presented for payment again, your account will be charged a non-sufficient or unavailable funds fee for each time the item is presented and returned as non-sufficient or unavailable funds unless on any re-presentation of the item, the item is paid. However if the payment causes an overdraft your account will then be charged the applicable overdraft fee (non-sufficient funds fee – paid.)

Note: Business Checking Plus is free for professional services including: dental practices, medical practices, veterinary offices, CPA offices and attorneys





BUSINESS SCHEDULE OF FEES
(Effective October 15, 2020)

	Basic Business Checking	Business Checking Plus	Business Money Market
Interest Bearing Account	No	Yes	Yes (Tiered)
Minimum Opening Deposit	\$10.00	\$10.00	\$5,000.00
Service Charge	None	\$15.00 ³ Waived if maintaining an average minimum balance per statement cycle of \$10,000 OR Business Loan balance of \$25,000	None
Online Banking	Free	Free	Free
eStatements	Free	Free	Free
Online Bill Pay	Free	Free	Not available
Check Orders	Free First Order (up to \$100)	Free First Order (up to \$100)	Free
Check Count	\$0.30 per check after first 100 checks paid ³	\$0.30 per check after first 200 checks paid ³	Limit 6 debits ³
Business Debit/ATM Card	Free	Free	N/A
Remote Deposit Capture (RDC)	One Time Set-Up and Training Fee: \$150.00 ¹ Service Fee: \$40.00 ³ Service Cancellation Fee: \$250.00 ² Posting Cancellation Fee: \$25.00	One Time Set-Up and Training Fee: \$150.00 ¹ Service Fee: \$40.00 ³ Service Cancellation Fee: \$250.00 ² Posting Cancellation Fee: \$25.00	Not available
Internet Banking Based ACH	One Time Set-Up and Training Fee: \$150.00 ¹ Service Fee: \$25.00 ³ ACH File Upload Fee: \$5.00 per file ACH Per Item Fee: \$0.12 per item ACH Return Item Fee: \$5.00 per item Posting Cancellation Fee: \$25.00 per file	One Time Set-Up and Training Fee: \$150.00 ¹ Service Fee: \$25.00 ³ ACH File Upload Fee: \$5.00 per file ACH Per Item Fee: \$0.12 per item ACH Return Item Fee: \$5.00 per item Posting Cancellation Fee: \$25.00 per file	Not available

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³Per statement cycle.

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