

EFFECTIVE AUGUST 1, 2021

SAVINGS ACCOUNTS

HIGH-YIELD SAVINGS ACCOUNT

Monthly Maintenance Fee	No Fee
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INDEXED SAVINGS ACCOUNT

Monthly Maintenance Fee	No Fee
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OTHER SERVICES

DOMESTIC WIRE TRANSFERS

Outgoing (<i>per wire transfer</i>)	\$25
Incoming (<i>per wire transfer</i>)	\$0

MISCELLANEOUS

Copy of any Document	\$3
Deposited Item Returned Unpaid	\$7.10
Levy Processing	\$75
Insufficient Funds (NSF)/Uncollected Funds (UCF) ^{1,2}	\$35
Research (<i>per hour, including statement copies</i>)	\$25
Stop Payment (<i>per item</i>)	\$30
Treasurer's Checks	\$6

¹ A maximum of three Insufficient Funds (NSF) and Uncollected Funds (UCF) fees may be charged to an account per day. Additionally, we will not assess a fee for NSF and UCF items in the amounts of \$10 or less.

² You may be assessed additional Insufficient Funds (NSF) or Uncollected Funds (UCF) fees for the same item if the sending bank or merchant requests that the item be represented for payment.

Ivy Bank is a digital banking division of Cambridge Savings Bank which is a Massachusetts state-chartered bank and Member FDIC. Deposits at Ivy Bank and Cambridge Savings Bank are combined for the purpose of calculating FDIC insurance limits (FDIC certificate #17870) and are not separately insured.