



Newburyport Bank

JOURNEY WELL

FEE SCHEDULE

Effective October 27, 2025

(adverse changes are indicated in bold italics)

PERSONAL ONLINE & MOBILE BANKING

Bill Pay	FREE
<i>Expedited Bill Pay</i>	<i>\$25.00</i>
External Funds Transfer Fees	
External Funds Transfer Inbound	FREE
External Funds Transfer Outbound (\$0.00 - \$1,000.00)	FREE
External Funds Transfer Outbound (greater than \$1,000.00)	\$10.00
Expedited Funds Transfer Outbound	\$15.00
Mobile Banking (text, web, app)	FREE
Mobile Deposit	FREE
MX Personal Financial Management	FREE
Online Banking	FREE

OTHER FEES

Account Closing Fee (account closed within 90 days of opening)	\$25.00
Account Inactivity Fee (fee applies after 18 months of inactivity; monthly fee applicable to Checking, Savings, and Money Market accounts, excluding Lifeline 18/65 Checking, Burial Savings, Student Checking, and Security Deposit Savings accounts)	\$5.00
ATM/Debit Card Replacement Card Fee	\$20.00
ATM/Debit Card Expedited Fee	\$40.00
Bank Check	\$5.00
Bank Money Order	\$2.00
Check Printing Costs	Varies
Collection Item Fee - Foreign (Canadian)	\$20.00
Collection Item Fee - Foreign (Non-Canadian)	\$50.00
<i>Escheatment Processing Fee (abandoned property)</i>	<i>\$95.00</i>
Insufficient Funds Fees* (charged if item is returned)	
Insufficient Funds Fee	\$30.00
Insufficient Funds Fee on Lifeline 18/65 Checking or Student Checking	\$5.00
IRA Liquidation Fee (per plan)	\$50.00
<i>Levy Fee</i>	<i>\$75.00</i>
Lost Passbook Fee	\$10.00
Overdraft Fees* (charged if item is paid)	
Overdraft Fee	\$30.00
Overdraft Item on Lifeline 18/65 Checking "Overdraft Fee"	\$5.00

<i>Research Fee (hourly fee; 15 minute minimum charge of \$10.00)</i>	<i>\$40.00</i>
<i>Returned Mail Special Handling Fee (per month, per account)</i>	<i>\$5.00</i>
Stop Payment Fee	\$30.00
Wire Transfer Fees	
Wire Transfer Outgoing (Domestic)	\$25.00
Wire Transfer Outgoing (International)	\$50.00
<i>Wire Transfer Incoming (Domestic)</i>	<i>\$15.00</i>
Wire Transfer Incoming (International)	\$50.00

SAFE DEPOSIT & NIGHT BOX FEES

<i>Night Drop Lost Key Fee (pass-through charges from locksmith)</i>	<i>Varies</i>
Safe Deposit Drill Fee (pass-through charges from locksmith)	Varies
Safe Deposit Lost Key Fee (pass-through charges from locksmith)	Varies

*These fees are charged when an item is presented and/or represented by check, in person withdrawal, ATM withdrawal, or other electronic means and you do not have sufficient Overdraft Protection Services.