

Branch Locations and Hours

Franklin Office, 21 Main Street
(508) 528-0088

Lobby

| | |
|-----------|------------------|
| Mon-Thurs | 8:30am to 4:00pm |
| Fri | 8:30am to 6:00pm |
| Sat | 8:30am to noon |

Drive Up

| | |
|-----------|------------------|
| Mon-Wed | 8:30am to 4:00pm |
| Thurs-Fri | 8:30am to 6:00pm |
| Sat | 8:30am to noon |

Bellingham Office, 411 Pulaski Boulevard
(508) 883-2000

Lobby

| | |
|-----------|------------------|
| Mon-Wed | 8:30am to 4:00pm |
| Thurs-Fri | 8:30am to 6:00pm |
| Sat | 8:30am to noon |

Drive Up

| | |
|-----------|------------------|
| Mon-Wed | 8:30am to 4:00pm |
| Thurs-Fri | 8:30am to 6:00pm |
| Sat | 8:30am to noon |

Blackstone Office, 8 Main Street
(508) 883-2122

Lobby

| | |
|-----------|------------------|
| Mon-Thurs | 8:30am to 4:00pm |
| Fri | 8:30am to 6:00pm |
| Sat | 8:30am to noon |

Drive Up

| | |
|-----------|------------------|
| Mon-Wed | 8:30am to 4:00pm |
| Thurs-Fri | 8:30am to 6:00pm |
| Sat | 8:30am to noon |

Mendon Office
32 Hastings Street (Route 16), Hood Plaza
(508) 634-0040

Lobby

| | |
|-----------|------------------|
| Mon-Wed | 8:30am to 4:00pm |
| Thurs-Fri | 8:30am to 6:00pm |
| Sat | 8:30am to noon |

Numbers You Should Know

Lost or Stolen Debit or ATM Card call 1-800-528-2273
or Internationally at 812-647-9794

PhoneLink: Local 508-541-HOME (4663)
Toll-free 877-541-DEAN (3326)

DEAN BANK

...It's my bank.

Main Office:
Franklin

21 Main Street, (508) 528-0088

Bellingham

411 Pulaski Boulevard, (508) 883-2000

Blackstone

8 Main Street, (508) 883-2122

Mendon

32 Hastings Street, (Route 16)
Hood Plaza, (508) 634-0040

www.deanbank.com

E-Mail: info@deanbank.com

Member FDIC • Member SIF



Consumer Fee Information

DEAN BANK

...It's my bank.

Checking Accounts

Basic Checking:

| | | |
|------------------------------|----|------|
| Monthly Service Charge | \$ | 3.00 |
| Per Check Fee (after 8 free) | \$ | 1.00 |

Free Checking:

| | |
|-------------------------------------|-------|
| Monthly Service Charge | NONE |
| Foreign ATM Usage | FREE* |
| Standard Check Orders (every order) | FREE |

All Access Checking:

| | | |
|---|----|-------|
| Monthly Service Charge: | \$ | 10.00 |
| Service charge waived if at least 1 deposit, 10 debit card transactions occur. (All foreign ATM surcharges rebated each month.) | | |
| Paper Statement fee: | \$ | 5.00 |
| Per Check Fee (after 4 free): | \$ | 1.00 |

NOW Checking:

| | | |
|--|----|----------|
| Minimum Daily Balance (MDB) Required to avoid service charge | \$ | 1,500.00 |
| Monthly Service Charge if below MDB | \$ | 10.00 |
| Per Check Fee (during month below MDB) | \$ | 0.25 |

Savings and Money Market Accounts

Statement Savings:

| | | |
|------------------------------|----|------|
| Fee Per Excess Transaction** | \$ | 5.00 |
|------------------------------|----|------|

Preferred Savings:

| | | |
|------------------------------|----|------|
| Fee Per Excess Transaction** | \$ | 5.00 |
|------------------------------|----|------|

Passbook Savings:

| | | |
|--|----|--------|
| Minimum Daily Balance (MDB) Required to avoid service charge | \$ | 250.00 |
| Monthly Service Charge if below MDB | \$ | 2.00 |

Money Market:

| | | |
|--|----|----------|
| Minimum Daily Balance (MDB) Required to avoid service charge | \$ | 2,500.00 |
| Monthly Service Charge if below MDB | \$ | 5.00 |
| Fee Per Excess Transaction** | \$ | 5.00 |

*Applies to Dean Bank fees. Other ATM owners outside the SUM Network may impose a surcharge. Look for SUM logo to avoid any charges.

**See Deposit Disclosure Statement for details.

Please Note: If you are 18 years or younger, or at least 65 years of age, you may be eligible to have one checking account and one savings account exempted from all fees except for fees associated with Insufficient Funds and optional services. Please inquire for more information.

Preferred Money Market:

| | |
|--|------------|
| Minimum Daily Balance (MDB) Required To avoid service charge | \$2,500.00 |
| Monthly Service Charge if below MDB | \$10.00 |
| Fee Per Excess Transaction** | \$20.00 |

Premium Money Market:

| | |
|--|-------------|
| Minimum Daily Balance (MDB) Required To avoid service charge | \$20,000.00 |
| Monthly Service Charge if below MDB | \$20.00 |
| Fee Per Excess Transaction** | \$25.00 |

Other Fees

Copies of:

| | |
|----------------------------------|---------|
| Monthly Statement | \$10.00 |
| Any Check | \$ 5.00 |
| Treasurer's Check or Money Order | \$ 3.00 |
| Statement request via Phone Link | FREE |

Purchase Fee for:

| | |
|-------------------|---------|
| Money Order | \$ 5.00 |
| Treasurer's Check | \$10.00 |

Check Certification:

| | |
|--------------------|---------|
| For Maker of Check | \$10.00 |
| For Payee of Check | \$25.00 |

Transfers:

| | |
|---|---------|
| Related Deposit Account Transfer Fee | \$ 5.00 |
| Telephone assisted by Bank Rep. Via PhoneLink or Online Banking | \$ 5.00 |
| | FREE |

Account Research or Account Reconciliation:

(includes IRS and court summons)

| | |
|-----------------------------------|---------|
| Per hour, one hour minimum charge | \$40.00 |
| Per copy of each item | \$ 5.00 |

Bill Pay (Next Day Electronic) \$ 9.95

Bill Pay (Overnight / Rush Check) \$14.95

Stop Payment Orders: \$32.00

Returned Check Fee: \$ 5.75

For each deposited check returned unpaid.

Insufficient Funds Fee (Paid or Returned): \$32.00

Uncollected Funds Fee (Paid or Returned): \$32.00

An overdraft fee may be imposed for overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

Overdraft Monitoring Fee (per day fee assessed): \$ 5.00

A \$5 per day fee will be assessed if your account is overdrawn at the end of the first business day following the 5th consecutive calendar day where an account remains overdrawn and each business day thereafter until the overdraft balance is corrected. Any bank fee can create a negative balance that results in an overdraft monitoring fee.

Replacement Passbook[†] or Debit Card: \$10.00

Overnight rush order for Debit Card \$ 75.00

[†]No charge when replaced by Statement Savings account.

IRA:

| | |
|----------------------------|---------|
| Annual IRA Fee | \$10.00 |
| IRA Termination Fee | \$25.00 |
| IRA Custodial Transfer Fee | \$25.00 |

Levies: \$100.00

Returned Mail: \$ 5.00

Personal Line of Credit (annual fee): \$35.00

Check Printing: Varies

Duplicate Tax Form: \$ 5.00

Collection Fee:

| | |
|---------------|---------|
| Check | \$15.00 |
| Foreign Check | \$25.00 |

Dean Bank Online:

| | |
|-------------------------------|---------|
| Online Banking | FREE |
| Online Bill Payment | FREE |
| Popmoney Next-Day Payment Fee | \$ 2.00 |
| e-Greeting fee | \$ 0.25 |

Night Deposit Vault:

| | |
|-------------------------------|---------|
| Bag Purchase (each) | \$20.00 |
| Additional or Replacement Key | \$10.00 |

Safe Deposit Box:

| | |
|------------------------|----------|
| 3" x 5" | \$50.00 |
| 5" x 5" | \$70.00 |
| 3" x 10" | \$90.00 |
| 5" x 10" | \$120.00 |
| 10" x 10" | \$180.00 |
| Duplicate Key | \$20.00 |
| Drill due to lost keys | \$160.00 |

Wire Transfers:

| | |
|----------|---------|
| Incoming | \$10.00 |
| Outgoing | \$25.00 |

Abandoned Property Fee: \$30.00