

FOREIGN CURRENCY SERVICES

Draft.....	\$ 30.00ea.
Currency Purchase	Varies
Foreign Travelers Checks.....	\$ 7.50

(Fees for foreign currency orders and handling may vary. See a Customer Service Representative for details.)

SAFE DEPOSIT BOXES

<i>Size (inches)</i>	<i>Annual Fee</i>
1 x 4.5 up to 2.5 x 5	\$ 35.00ea.
3 x 5	\$ 45.00ea.
5 x 5	\$ 60.00ea.
3 x 10	\$ 75.00ea.
4 x 10	\$ 85.00ea.
5 x 10	\$ 100.00ea.
7 x 10	\$ 110.00ea.
10 x 10	\$ 185.00ea.

(Safe deposit box contents are not insured by the FDIC or DIF.)

18/65 CUSTOMERS

If you are under the age of 19 or are age 65 or older, you qualify for one free checking account and one free savings account. Some restrictions apply. See a Customer Service Representative for details.

For more information on our consumer and business products and services, please visit our website at www.middlesexbank.com or call us at 1-877-INFO CTR (1-877-463-6287).

1-877-INFO CTR (1-877-463-6287)
www.middlesexbank.com

**Schedule of Fees
 for Consumer
 Banking Products**

EFFECTIVE JUNE 1, 2009



EQUAL HOUSING LENDER MEMBER FDIC MEMBER DIF



CHECKING ACCOUNT CHARGES

FREEDOM CHECKINGSM

Freedom Gold

Monthly Maintenance Charge	\$ 17.00
Per Check Fee	No Charge

(Monthly maintenance charge and ATM service charges are waived if your combined balances are \$10,000 or more. Combined balances are average monthly balances in all deposit accounts plus all outstanding loan balances.)

In addition, all Foreign ATM surcharge fees charged per statement cycle will be reimbursed if your combined balances are (1) \$10,000 or more with monthly electronic deposit/payment or (2) you have combined balances of \$25,000 or more.)

Freedom Blue

Monthly Maintenance Charge	\$ 10.00
Per Check Fee	No Charge

(Monthly maintenance charge and ATM service charges are waived with a monthly direct deposit or if average monthly balance is equal to or greater than \$250.)

NOW CHECKING

Monthly Maintenance Charge	\$ 10.00
Per Check Fee	No Charge

(Monthly maintenance charge and ATM service charges are waived if average monthly balance is equal to or greater than \$1,000.)

BASIC CHECKING

Monthly Maintenance Charge	\$ 3.00
First ten checks per month	No Charge
Each additional check (per check fee)	\$ 0.50

OVERDRAFT PROTECTION

Line Of Credit	Variable Rate
----------------------	---------------

(for qualified accounts only)

Overdraft Transfer Fee [^]	\$ 5.00
---	---------

(From combined money fund/savings account. Fee charged to money fund/savings account, maximum of six transfers per month.)

BANK SERVICES/CHARGES

ATM AND CHECK CARD SERVICE CHARGES

Check Card and POS Purchases	No Charge
Card Replacement	\$ 10.00
ATM Service Charge*	\$ 1.00

ELECTRONIC BANKING

Online Banking	No Charge
Bill Payment Services	No Charge
SmartAccess24 TM	
Telephone Banking	No Charge

WIRE FEES

Domestic [†]	\$ 15.00
Repetitive Domestic [†]	\$ 12.00
Foreign [†]	\$ 40.00

CHECKS PROCESSED

Foreign in U.S. Funds	Varies
Foreign in Foreign Funds	\$ 20.00 ea.
Canadian in U.S. Funds	\$ 10.00 ea.
Canadian in Canadian Funds	\$ 12.00 ea.
U.S. Funds, outgoing collection	\$ 20.00 ea.
U.S. Funds, incoming collection	\$ 10.00 ea.
Returned Deposited/Cashed Checks	
Foreign Funds	Varies
U.S. Funds	\$ 4.50 ea.

*Waived on NOW and Freedom Checking Accounts maintaining average balance requirements, Freedom Blue Checking Accounts with monthly direct deposit and on all 18/65 Checking Accounts. Charge applies to all transactions.

Some banks may impose a surcharge for use of their ATM machines.

OTHER FEES

Insufficient Funds Charge	\$ 29.00
(Returned checks/electronic charge presented against non-sufficient funds or returned for any reason)	
with 18/65 Account	\$ 5.00
Stop Payment [†]	\$ 20.00
Reconciliation/Research	\$ 20.00/hr.
History/Check Clearing Inquiry (per request) ..	\$ 3.00
Temporary Check [†]	\$ 1.00 ea.
Statement Copy	\$ 3.00 ea.
Check Copy	\$ 3.00 ea.
Treasurer's Checks ^{†^}	\$ 5.00 ea.
Money Orders ^{†^}	\$ 2.00 ea.
Abandoned Property Fee	\$ 25.00
Account Inactivity Fee	\$ 5.00/mo.

(Applies to all deposit accounts except Passbook Savings, Certificates of Deposit, or 18/65 Account Holders. Accounts are inactive after 365 days without a customer-initiated transaction.)

Lost Passbook	\$ 10.00
American Express Travelers Cheques [^]	1% of total
American Express Gift Cheque	\$ 2.50 ea.
Tax Levy (per account)	\$ 30.00
Retirement Plan Fee [^]	\$ 10.00/yr.
Coupons (per envelope)	\$ 10.00
Bond Collection	\$ 30.00
Check Order	Varies

(The cost of checks depends on the style. Standard style checks are FREE to 18/65 account holders, and an initial supply of 200 FREE standard style checks is provided to new Freedom Blue accounts. Freedom Gold accounts come with FREE standard style checks for the life of the account.)

[†]Service free to 18/65 customers and Freedom Military Banking customers.

[^]Service free to Freedom Gold customers. Maximum two retirement plan fee waivers per account.