

PIRG's Big Banks, Bigger Fees 2001 Report -- Bank By Bank Data.

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		SAVINGS		FREE CHECKING		REGULAR CHECKING ACCOUNTS				
		ACCOUNTS		D= Direct		Min or Avg Balance Avoids Fee/				
				Deposit		May Also Be An Excess Checks Fee				
		Minimum To Avoid Fees	Savings Monthly Fee	Yes?	Minimum to open free	Minimum to open regular checking	Min Balance Req to Avoid Fee	Average Balance Req to Avoid Fee	Reg Cks Monthly Fee Including Ck Return/ATM Card	
BAY STATE FEDERAL BANK	MA	BOSTON	\$100	\$1.00	Y	\$10				
BERKSHIRE BANK	MA	PITTSFIELD		\$0.00	D	\$10	\$10	\$250	\$4.00	
BOSTON FEDERAL SAVINGS BANK	MA	BOSTON	\$500	\$1.00	Y	\$0				
BOSTON SAFE DEPOSIT (MELLON)	MA	BOSTON	\$100	\$2.00			\$500	\$1,000	\$7.00	
BUTLER BANK	MA	LOWELL	\$200	\$2.00	Y	\$100				
CAMBRIDGE SAVINGS BANK	MA	CAMBRIDGE	\$250	\$2.00			\$10	\$500	\$6.00	
CAMBRIDGEPORT BANK	MA	CAMBRIDGE	\$250	\$2.00	Y	\$10				
CENTRAL BANK	MA	SOMERVILLE		\$0.00	Y	\$10				
CITIZENS BANK	MA	BOSTON	\$100	\$1.00			\$1,500		\$14.00	
CITIZENS UNION SAVINGS BANK	MA	FALL RIVER		\$0.00			\$10		\$4.00	
COMMERCE BANK	MA	WORCESTER		\$0.00	Y	\$10				
COMPASS BANK FOR SAVINGS	MA	FALL RIVER		\$0.00						
EAST CAMBRIDGE SAVINGS BANK	MA	E CAMBRIDGE		\$0.00	Y	\$10				
FIRST MASS BANK	MA	WORCESTER		\$0.00	Y	\$25				
FIRSTFED	MA	FALL RIVER			D	\$50				
FLAGSHIP BANK	MA	WORCESTER	\$1,000	\$5.00	D	\$50	\$50		\$7.00	
FLEET BANK	MA	BOSTON	\$250	\$0.00			\$0	\$2,000	\$10.00	
FRAMINGHAM COOPERATIVE BANK	MA	FRAMINGHAM	\$100	\$1.00	D	\$100	\$100	\$100	\$7.00	
LIBERTY BANK AND TRUST	MA	BOSTON		\$0.00	Y					
LOWELL 5 CENTS SAVINGS BANK	MA	LOWELL		\$0.00			\$1,000		\$8.00	
LOWELL COOPERATIVE BANK	MA	LOWELL		\$0.00						
METROWEST BANK	MA	WELLESLEY	\$250	\$1.50	D	\$50	\$50	\$500	\$5.00	
MIDDLESEX SAVINGS BANK	MA	FRAMINGHAM		\$0.00	D			\$250	\$10.00	
NATICK FEDERAL SAVINGS BANK	MA	NATICK		\$0.00			\$10	\$300	\$3.00	
PITTSFIELD COOPERATIVE BANK	MA	PITTSFIELD			D	\$100	\$100	\$300	\$5.00	
SOVEREIGN BANK NEW ENGLAND	MA	BOSTON	\$250	\$1.00	Y	\$10	\$10	\$1,500	\$8.00	
WAINWRIGHT BANK	MA	BOSTON	\$10	\$1.00	D	\$10	-\$1	\$500	\$3.00	
WASHINGTON SAVINGS BANK	MA	LOWELL	\$100	\$1.00						
WINTER HILL BANK	MA	BOSTON			Y	\$10				
AVERAGE FOR ALL BANKS			\$247	\$0.83			\$32	\$600	\$1,500	\$6.73

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INTEREST (NOW) CHECKING ACCOUNTS						SENIOR CITIZEN CHECKING					
Min or Avg Balance Avoids Fee/						Low Cost Accounts for Age 50-65					
May Also Be An Excess Checks Fee						May Also Be An Excess Checks Fee					
		Minimum to open Now cking	Min Balance Req to Avoid Fee	Or Average Balance Req to Avoid Fee	NOW Cks Monthly Fee Including Ck Return/ATM Card	Does Bank Offer Acct?	Is Senior Acct Free?	Min Age Req	Min To open Senior Acct	Min Balance To Avoid Fee If Any	Monthly Cost of Senior Account
BAY STATE FEDERAL BANK	MA	\$10	\$300		\$1.00						
BERKSHIRE BANK	MA	\$10	\$750		\$6.00	Y	Y	65	\$10		\$0.00
BOSTON FEDERAL SAVINGS BANK	MA	\$50	\$500		\$7.00	Y	Y	50	\$50		\$0.00
BOSTON SAFE DEPOSIT (MELLON)	MA		\$1,000	\$2,000	\$8.00	Y	Y	65			\$0.00
BUTLER BANK	MA	\$100	\$1,000		\$7.50	Y	Y	65	\$100		\$0.00
CAMBRIDGE SAVINGS BANK	MA	\$100	\$1,000		\$6.00	Y	Y	65	\$10		\$0.00
CAMBRIDGEPORT BANK	MA	\$10	\$1,000		\$8.00	Y	Y	65	\$10		\$0.00
CENTRAL BANK	MA	\$10	\$200		\$5.00	Y	Y	62	\$10		\$0.00
CITIZENS BANK	MA										
CITIZENS UNION SAVINGS BANK	MA	\$100			\$6.00						
COMMERCE BANK	MA	\$10		\$100	\$5.00	Y	Y	50	\$10		\$0.00
COMPASS BANK FOR SAVINGS	MA	\$10	\$1,000		\$4.00	Y	N	50	\$10	\$100	\$7.00
EAST CAMBRIDGE SAVINGS BANK	MA	\$10	\$800		\$4.00	Y	Y	65	\$10		\$0.00
FIRST MASS BANK	MA	\$25	\$1,000		\$7.00						
FIRSTFED	MA	\$50	\$100		\$7.00						
FLAGSHIP BANK	MA		\$1,000		\$8.00	Y	Y	60	\$50		\$0.00
FLEET BANK	MA	\$0		\$2,500	\$10.00	Y	Y	60	\$0		\$0.00
FRAMINGHAM COOPERATIVE BANK	MA	\$100	\$1,000		\$4.00	Y	Y	65	\$100		\$0.00
LIBERTY BANK AND TRUST	MA		\$1,000		\$5.00						
LOWELL 5 CENTS SAVINGS BANK	MA				\$1.00	Y	Y	65			\$0.00
LOWELL COOPERATIVE BANK	MA	\$50	\$500		\$3.00	Y	Y	55	\$50		\$0.00
METROWEST BANK	MA	\$50	\$100		\$7.00						
MIDDLESEX SAVINGS BANK	MA			\$1,000	\$5.00	Y	Y	65			\$0.00
NATICK FEDERAL SAVINGS BANK	MA	\$10	\$1,000		\$3.00	Y	Y	60	\$10		\$0.00
PITTSFIELD COOPERATIVE BANK	MA	\$100	\$1,000		\$5.00	Y	Y	65	\$10		\$0.00
SOVEREIGN BANK NEW ENGLAND	MA		\$2,000		\$8.00	Y	Y	50	\$10		\$0.00
WAINWRIGHT BANK	MA	-\$1	\$1,000		\$4.00	Y	Y	65	\$10		\$0.00
WASHINGTON SAVINGS BANK	MA	\$250	\$500		\$1.00	Y	Y	65	\$10		\$0.00
WINTER HILL BANK	MA	\$100			\$8.00						
AVERAGE FOR ALL BANKS		\$52	\$807	\$1,400	\$5.48				\$26	\$100	

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LOW COST CHECKING ACCOUNT						OTHER COMMON FEES						
Fee Always												
Limited # Checks Allowed						ATM FEES			PENALTY FEES			
	Min To Open Low Cost Acct	Flat Monthly Fee/No Bal Req	# Checks Included	Fee Per Each Add'l Ck	IS SUM ATM MBR	Local "Off- Us" ATM Fee	# Free "Off-Us" ATM If Any	Fee For Natl "Off- Us" ATM	Bounced Check Fee	Fee To Deposit Others' Bounced Check	Fee To Stop Payment	Annual ATM or Debit Card Fee
BAY STATE FEDERAL BANK	MA				X	\$0.75		\$0.75	\$15.00		\$10.00	
BERKSHIRE BANK	MA	\$10	\$0.00	8	\$0.50	X			\$17.00	\$2.00	\$15.00	
BOSTON FEDERAL SAVINGS BANK	MA	\$50	\$0.00	0	\$0.20	X	\$1.00	\$1.00	\$20.00	\$5.00	\$15.00	\$12.00
BOSTON SAFE DEPOSIT (MELLON)	MA		\$5.00	8	\$0.75	X	\$1.25	\$2.00	\$30.00	\$3.00	\$30.00	
BUTLER BANK	MA						\$1.00	\$1.00	\$25.00	\$0.00	\$20.00	
CAMBRIDGE SAVINGS BANK	MA	\$10	\$3.00	8	\$1.00	X	\$1.00	\$1.00	\$20.00	\$3.00	\$20.00	
CAMBRIDGEPORT BANK	MA					X	\$1.25	3	\$1.25	\$22.00	\$0.00	\$20.00
CENTRAL BANK	MA	\$10	\$0.00	10	\$0.50	X	\$0.00	\$0.00	\$18.00	\$2.50	\$15.00	
CITIZENS BANK	MA		\$2.50	12	\$1.00	X	\$1.50	\$1.50	\$26.00	\$0.00	\$20.00	
CITIZENS UNION SAVINGS BANK	MA	\$10	\$3.00	10	\$0.50	X	\$1.00	\$1.00	\$20.00	\$2.50	\$15.00	
COMMERCE BANK	MA	\$10	\$4.00			X	\$1.00	\$1.00	\$20.00	\$0.00	\$20.00	
COMPASS BANK FOR SAVINGS	MA	\$10	\$2.00	10	\$0.30	X	\$1.00	\$1.00	\$18.00		\$18.00	
EAST CAMBRIDGE SAVINGS BANK	MA					X	\$1.00	\$1.00	\$20.00	\$2.00	\$20.00	
FIRST MASS BANK	MA						\$1.25	\$1.25	\$25.00	\$10.00	\$22.00	\$0.00
FIRSTFED	MA	\$50	\$2.00	0	\$0.15	X	\$1.50	\$1.50	\$22.50	\$5.00	\$20.00	
FLAGSHIP BANK	MA	\$50	\$2.50	10	\$1.00	X	\$1.25	\$1.25	\$25.00	\$0.00	\$20.00	\$0.00
FLEET BANK	MA	\$0	\$2.50	10	\$1.00		\$1.50	\$1.50	\$25.00	\$5.00	\$20.00	
FRAMINGHAM COOPERATIVE BANK	MA		\$3.00	8	\$0.50	X	\$1.00	4	\$1.00	\$20.00	\$2.00	\$15.00
LIBERTY BANK AND TRUST	MA					X	\$0.75	10	\$0.75	\$22.00	\$2.50	\$15.00
LOWELL 5 CENTS SAVINGS BANK	MA						\$1.00	\$1.00	\$20.00	\$0.00	\$15.00	
LOWELL COOPERATIVE BANK	MA					X			\$15.00	\$2.50	\$12.00	
METROWEST BANK	MA	\$50	\$2.50	8	\$0.75	X	\$1.00	\$1.00	\$22.00	\$0.00	\$15.00	
MIDDLESEX SAVINGS BANK	MA		\$3.00	10	\$0.50	X	\$1.00	\$1.00	\$20.00		\$15.00	
NATICK FEDERAL SAVINGS BANK	MA					X	\$0.75	4	\$0.75	\$15.00	\$15.00	\$10.00
PITTSFIELD COOPERATIVE BANK	MA	\$10	\$3.00	8	\$1.00	X			\$15.00			
SOVEREIGN BANK NEW ENGLAND	MA	\$25	\$2.50	10	\$0.75		\$1.25	\$1.25	\$25.00	\$5.00	\$20.00	\$12.00
WAINWRIGHT BANK	MA	\$10	\$0.00	5	\$1.00	X			\$20.00	\$2.50	\$15.00	
WASHINGTON SAVINGS BANK	MA	\$10	\$0.00	20	\$0.25	X	\$1.00	\$1.00	\$20.00		\$15.00	
WINTER HILL BANK	MA					X	\$0.75	\$0.75	\$15.00	\$7.00	\$12.00	
AVERAGE FOR ALL BANKS		\$21	\$2.13	9			\$1.03		\$1.06	\$20.60	\$3.19	\$17.11

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					D= Direct Deposit		Min or Avg Balance Avoids Fee/				
							May Also Be An Excess Checks Fee				
		Minimum To Avoid Fees	Savings Monthly Fee	Yes?	Minimum to open free	Minimum to open regular checking	Min Balance Req to Avoid Fee	Average Balance Req to Avoid Fee	Reg Cks Monthly Fee Including Ck Return/ATM Card		
ALDENVILLE CREDIT UNION	MA	SPRINGFIELD	\$0.00	Y	\$10						
BRIDGEWATER CREDIT UNION	MA	BRIDGEWATER	\$0.00	Y	\$25						
CITY OF BOSTON CREDIT UNION	MA	BOSTON	\$0.00	D	\$25						
HOLYOKE CREDIT UNION	MA	HOLYOKE	\$0.00	D	\$20	\$20	\$500			\$5.00	
JEANNE D'ARC CREDIT UNION	MA	LOWELL	\$0.00	Y	\$25						
MA STATE EMPLOYEES CREDIT UNION	MA	BOSTON		D	\$25						
NORTHEASTERN UNIVERSITY FED CREDIT U	MA	BOSTON	\$0.00								
SPRINGFIELD TEACHERS CREDIT UNION	MA	SPRINGFIELD	\$0.00	Y	\$25						
TELEPHONE WORKERS CREDIT UNION	MA	BOSTON	\$0.00	Y	\$5						
TREMONT (GREATER BOSTON) CREDIT UNIO	MA	BOSTON	\$0.00	D	\$5						
W MA TELEPHONE WORKERS CREDIT UNIO	MA	SPRINGFIELD	\$0.00	Y	\$15						
AVERAGE FOR ALL CREDIT UNIONS			\$0.00			\$20	\$500			\$5.00	

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INTEREST (NOW) CHECKING ACCOUNTS					SENIOR CITIZEN CHECKING						
Min or Avg Balance Avoids Fee/ May Also Be An Excess Checks Fee					Low Cost Accounts for Age 50-65 May Also Be An Excess Checks Fee						
		Minimum to open Now cking	Min Balance Req to Avoid Fee	Or Average Balance Req to Avoid Fee	NOW Cks Monthly Fee Including Ck Return/ATM Card	Does Bank Offer Acct?	Is Senior Acct Free?	Min Age Req	Min To open Senior Acct	Min Balance To Avoid Fee If Any	Monthly Cost of Senior Account
ALDENVILLE CREDIT UNION	MA	\$10			\$0.00						
BRIDGEWATER CREDIT UNION	MA	\$25	\$500		\$3.00						
CITY OF BOSTON CREDIT UNION	MA	\$25	\$300		\$2.00						
HOLYOKE CREDIT UNION	MA	\$20	\$1,000		\$7.00						
JEANNE D'ARC CREDIT UNION	MA										
MA STATE EMPLOYEES CREDIT UNION	MA										
NORTHEASTERN UNIVERSITY FED CREDIT U	MA	\$10	\$500		\$5.00						
SPRINGFIELD TEACHERS CREDIT UNION	MA	\$25			\$0.00						
TELEPHONE WORKERS CREDIT UNION	MA										
TREMONT (GREATER BOSTON) CREDIT UNIO	MA	\$5	\$500		\$5.00						
W MA TELEPHONE WORKERS CREDIT UNIO	MA	\$15			\$0.00						
AVERAGE FOR ALL CREDIT UNIONS		\$17	\$560		\$2.75						

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Fee Always												
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Min To Open Low Cost Acct	Flat Monthly Fee/No Bal Req	# Checks Included	Fee Per Each Add'l Ck	IS SUM ATM MBR	Local "Off- Us" ATM Fee	# Free "Off-Us" ATM If Any	Fee For Natl "Off- Us" ATM	Bounced Check Fee	Fee To Deposit Others' Bounced Check	Fee To Stop Payment	Annual ATM or Debit Card Fee	
ALDENVILLE CREDIT UNION	MA				X							
BRIDGEWATER CREDIT UNION	MA				X	\$0.00		\$0.00	\$20.00	\$3.00	\$10.00	
CITY OF BOSTON CREDIT UNION	MA				X	\$1.00	5	\$1.00	\$10.00		\$10.00	
HOLYOKE CREDIT UNION	MA	\$20	\$0.00	10	\$0.25	X	\$1.50	10	\$1.50			
JEANNE D'ARC CREDIT UNION	MA				X							
MA STATE EMPLOYEES CREDIT UNION	MA				X							
NORTHEASTERN UNIVERSITY FED CREDIT U	MA				X							
SPRINGFIELD TEACHERS CREDIT UNION	MA				X							
TELEPHONE WORKERS CREDIT UNION	MA				X	\$0.00		\$0.00	\$10.00	\$2.50	\$10.00	
TREMONT (GREATER BOSTON) CREDIT UNIO	MA				X	\$1.00		\$1.00				
W MA TELEPHONE WORKERS CREDIT UNIO	MA				X							
AVERAGE FOR ALL CREDIT UNIONS		\$20	\$0.00	10		\$0.70		\$0.70	\$13.33	\$2.75	\$10.00	
Consumers using Massachusetts banks and credit unions that are												
SUM members pay fewer off-us ATM fees and surcharges												

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