

**IMPORTANT NOTICE FOR  
PERSONS 65 YEARS OF AGE OR OLDER  
OR 18 YEARS OF AGE OR YOUNGER**

Chapter 234 of the Massachusetts Acts and Resolves of 2010 allows a natural person 18 years of age or under or 65 years of age or older to choose one Checking Account and one Savings Account either of which may be joint with the spouse regardless of age for personal, family or household purposes upon which no service, maintenance or similar charge shall be imposed. No such account shall be subject to a minimum balance requirement, a charge for deposit or withdrawal or a fee for the initial order or subsequent refills of the basic line of checks offered by the bank. However, fees may be assessed in accordance with the Bank's fee schedule for wire transfers, stop payments and return deposited items as well as a reasonable charge, as determined by the Commissioner of Banks, when payment has been refused because of insufficient funds on any checks or other transactions drawn on such accounts. Pursuant to the requirements of the Act, the Office of the Commissioner of Banks has determined that a charge to be assessed for a check or other transaction drawn on the account of such a person but refused because of insufficient funds shall not exceed \$5.00 per check or transaction..

Eligible persons should contact a Client Service Representative at any one of our branch locations for assistance.

**Note: We are required to notify you of this annually. If you have previously applied and are receiving the fee exemption you need not apply again.**

**HINGHAM INSTITUTION FOR SAVINGS**