

**NO FEE BANKING SERVICES
FOR UMASS EMPLOYEES WITH DIRECT DEPOSIT
- PROVIDER NETWORK -**

ALL OF THE BANKS LISTED BELOW OFFER FREE CHECKING (no minimum balance, no per check charges or maintenance fees), FREE ACCESS TO PROPRIETARY ATM's AND A FREE FIRST ORDER OF CHECKS TO THEIR DIRECT DEPOSIT CUSTOMERS. IN ADDITION, SOME OFFER OTHER BENEFITS AS WELL. (CHECK OUT THEIR WEBSITE FOR PERSONAL BANKING NEEDS)

(This chart is presented for your information only. The Treasurer's Office does not endorse nor make representation regarding the listed financial Institutions. You are solely responsible for selection of a financial institution.)

Financial Institution	Contact Person	Phone Number	Overdraft Protection	Telephone Banking	Check Card	No Fee Credit Card	No Fee Debit Card	Disc. Car Loan	Disc Home Equity Loan	Disc Mort. Loan	Safe Deposit Box	Traveler Checks	Online Banking
Bank of America www.BankofAmerica.com	Ilan Tadmor	860-523-1899		X	X	X	X	X					X
Bank of Western MA www.bankwmass.com	Bonnie Dicola Gwen Briere	413-549-6752	X	X	N/A		X	0.25	0.25	FREE APPRAISAL	X		Free bill pymt * USB Flash drive while supply lasts Open acct online @ www.bankwmass.com
Citizens Bank www.citizensbank.com	Betty Velasquez	617-472-7773	X	X	X		X	X	X	X	X	X	X
Commerce Bank & Trust www.bankatcommerce.com	JoAnn Morency	508-797-6861	X	X	X		X	W/ AUTOMATIC PYMT	W/ AUTOMATIC PYMT	X	FIRST YEAR		X
Country Bank for Savings www.countrybank.com	Patti Mitchell	800-322-8233 413-967-6221			X		X						X

The Treasurer's Office encourages your participation in this worthwhile program however, direct deposit access is not limited to the institutions listed above. When you are ready to start, bring your account information to the Human Resources Office and ask for a form. It's easy, quick and safe!

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Digital Federal Credit Union www.dcu.org	Karen Beaupre	508-263-6519	X <small>w / credit approval</small>	X	X	X <small>w/ credit approval</small>	X	X <small>w/ automatic pymt</small>				X <small>with Loyalty Checking Plus</small>	X
Eastern Bank www.easternbank.com	Robert DiGiovanni	800-327-8376		X			X						X
Easthampton Savings Bank www.bankesb.com	John Vassalo	413-584-3407	X	X	X		X	X			X	X	X
Fall River Five Cents Savings Bank www.frfive.com	Andrew Gilbeault	508-679-8551		X									
Flagship Bank www.flagshipbank.com <small>Shrewsbury, Westborough, Worcester</small>	Janet Amorello	877-707-6582					X						X <small>*Free unlimited bill pymt</small>
Florence Savings Bank www.florencesavings.com	Doug Berr	413-587-1717	X	X			X						
Greenfield Savings Bank www.greenfieldsavings.com	Kathy Rice	413-549-3660	X	X	X		X						X

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Jeanne D'Arc Credit Union www.jdcu.com	Michelle Silverira	978-452-5001	X Qualified Borrowers	X	X	X	X	X					X No fee bill pay
Lowell Cooperative Bank www.lowellcoop.com	Steven Rochette	978- 458-4598	X Interest Charged on Advances	X	X		X	X	X	X		X	X
Lowell Five Cent Savings Bank www.lowellfive.com	Susan de Mari	800-931-3483	X Upon qualification, normal NSF Fees apply	X		X	X (signature transaction)		X (w/automatic pymt withdrawal)	X (w/automatic pymt. withdrawal)			X Fees based on acct type
Metro Credit Union mholland@metrocu.org	Mary Holland	877-MY-METRO Ext 5704	X	X bi-lingual	X	X	X	X Based on credit score				X	X Bill Pay free Finance Works free
Millbury Savings Bank www.millburysavingsbank.com	William Walsh	508-865-5811	X	X			X	X			X		
Northampton Cooperative Bank www.northamptoncoop.com	Lisa Kmetz	413-584-4474		X			X						X
Peoples Bank www.bankatpeoples.com	Sue Wilson	413-493-7592	X	X	X		X				X	X	X

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St. Anne's Credit Union www.stannes.com	Robin Vanasse	877-STANNES		X			X	X	X	See Specials			X
Sovereign Bank Sovereignbank.com	Michelle Moniz	617-346-7260	X Based on Credit Approval	X	X	X Based on Credit Approval	X	X	X	X	X	X Fee	X
TD Banknorth - Amherst www.tdbanknorth.com	Karen Herzig	413-549-5112		X	X	X		X	X	X	X		X
UMASS Five College Credit Union www.umassfive.org	Kim Hackworth	800-852-5886	X	X	X	X	X						X
United Cooperative Bank www.bankatunited.com	Deborah Gebo	413-787-1213	X	X	X						X	X	X

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