

Basic Banking

Find the Right Account for You

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Bay State Savings Bank

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Bay State Savings Bank strives to be the strongest, and most successful, independent community bank in our marketplace. As a local, mutually owned savings bank, we work to earn the trust and respect of our customers, the marketplace and our employees. We are known for our total commitment to our Mutual Values, which enables the Bank to remain strongly capitalized and to operate safely and profitably in our mutual form

Checking Account Features

Basic Checking

Yes, there is a monthly maintenance fee. \$3.00

Limited withdrawals per month. 15

\$10.00

\$0.01

No

\$0.75

No cost.

Yes

Yes, it is required.

No, it does not provide a link to savings account.

\$35.00

Yes

\$35.00

Savings Account Features

Basic Savings

Free, no monthly maintenance fee.

\$10.00

Yes

No

Other Bank Products and Services

Yes

\$50.00

Yes

\$50.00

Yes

\$4.00

Yes

No additional cost

1-800-244-8161 8:30 a.m. - 5 p.m. EST

Yes

Spanish

Attendees at Bay State Savings Bank homebuyer seminars may receive a closing cost coupon for a home mortgage.

Identification Required to Open a New Account

Primary & secondary ID required

Yes

Permanent Resident Card (Form I-551) with photo.

U.S. non-Immigrant Visa and Border Crossing Card (Form DSP-150) with photo.

INS Employment Authorization Card (Form I-766 or I-866) with photo.

U.S. Military ID Common Access Card (with photo).

U.S. Armed Forces ID.

<http://www.baystatesavingsbank.com> [1]

Locations

123 Auburn St.

Auburn, 01501

Phone: 508.890.8980

See map: [Google Maps](#) [2]

628 Main St.

Holden, 01520

Phone: 508.890.8960

See map: [Google Maps](#) [3]

2 Eastern Ave.

Worcester, 01605

See map: [Google Maps](#) [4]

799 Grafton St.

Worcester, 01604

Phone: 508.890.9620

See map: [Google Maps](#) [5]

275 Mill St.

Worcester, 01602

Phone: 508.890.8940

See map: [Google Maps](#) [6]

378 Burncoat St.

Worcester, 01606

Phone: 508.890.8920

See map: [Google Maps](#) [7]

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Links:

- [1] <http://www.baystatesavingsbank.com>
- [2] <http://maps.google.com?q=42.203610+-71.838430+%28123+Auburn+St.%2C+Auburn%2C+MA%2C+01501%2C+us%29>
- [3] <http://maps.google.com?q=42.338962+-71.844340+%28628+Main+St.%2C+Holden%2C+MA%2C+01520+%2C+us%29>
- [4] <http://maps.google.com?q=42.286543+-71.788460+%282+Eastern+Ave.%2C+Worcester%2C+MA%2C+01605%2C+us%29>
- [5] <http://maps.google.com?q=42.255393+-71.774590+%28799+Grafton+St.%2C+Worcester%2C+MA%2C+01604%2C+us%29>
- [6] <http://maps.google.com?q=42.272359+-71.844820+%28275+Mill+St.%2C+Worcester%2C+MA%2C+01602++%2C+us%29>
- [7] <http://maps.google.com?q=42.311342+-71.795310+%28378+Burncoat+St.%2C+Worcester%2C+MA%2C+01606++%2C+us%29>
- [8] <http://basicbanking.org/category/type-account/checking>
- [9] <http://basicbanking.org/category/type-account/savings>