

Five empty rectangular input boxes for search or navigation.

Your Local Bank Products **Checking**

- Personal
- Business
- Commercial
- About Us

Make The Switch to Better Checking

Free ATMs
Every ATM Every Time Ours & Theirs

Live local. Work local.
Bank local,
even when you're not.

Open a new checking account and your first mobile deposit¹ is on us.

Snap it. Send it. Spend it.

Live local. Work local. Bank local, even when you're not.

Free ATM access and online & mobile banking with check deposits provides you with secure access to your checking account anytime, anywhere. Whether you are in the neighborhood, commuting to work, or on vacation, Middlesex Federal is right where you need us to be.

Simply Free

No minimum balance. No monthly fee.

President's Choice

The higher your balance the higher your interest rate. \$1,500 average daily balance waives \$10 monthly fee.

Online Banking

[Log In](#)

Register ▾

Questions? Call 844-422-3065 anytime.

HOME LOANS

[Check Rates](#)

[Get Quote](#)

[Mortgage Calculators](#)

[Contact Us](#)

[Apply Now](#)



Free ATMs

Every ATM. Every Time. Ours & Theirs.

Middlesex Federal will not charge Simply Free and President's Choice checking customers for using another bank's ATM. And, we'll reimburse any surcharge fees other banks may charge, at the end of each statement cycle.



Online & Mobile Banking

Bank local, even when you're not.

Middlesex Federal on-the-go! We make it easy to bank from your phone, tablet, or pc.²



Personal Service

Knowledgeable & Friendly Staff. Local Decision Making.

We're here to help, before, during and after you become a customer. We know your neighborhood. Let us get to know you.

Minimum opening deposit only \$50 for all checking accounts. Other fees may apply; refer to [Personal Fee Schedule](#) for details.

¹ Offer applies to first mobile deposit transaction only. Check must be deposited upon receipt into a new or existing Middlesex Federal Savings (MFS) checking account using MFS mobile check deposit. Online banking registration and mobile app download required. Offer may be withdrawn at any time.

² Data charges may apply

Rates

- Deposit Rates
- Mortgage Rates
- Mortgage Calculator

Products

- Checking
- Savings
- Mtgs & Home Equity
- Other Services

Convenience Banking

- Online Banking
- Mobile Banking
- Telephone Banking
- Debit Card & ATM Access

About Us

- Locations
- Local Support
- Privacy Notice
- Accessibility Statement
- President's Message

Help Links

- Deluxe Check Order
- Community
- Privacy & Security
- Lost/Stolen Debit Card
- SUM ATM Locator



One College Avenue, P.O. Box 440303, Somerville, MA 02144
1196 Broadway, Teele Square, Somerville, MA 02144
53 Riverside Avenue, Medford Square, Medford, MA 02155

Serving: Somerville, Boston, Medford, Cambridge, Arlington, Winchester, Malden, Lexington, and surrounding towns in