

Schedule of Fees

ATM:	
Empty Deposit Envelope	\$20.00 Per envelope
ATM / Debit Card:	
ATM Card (Lost or Stolen)	\$5.00 Per card
ATM Service Charge (WSB and AllPoint® Network ATMs excluded)	\$2.00 Per transaction
ATM/Debit Card Point-of-Sale (POS) Transaction	\$0.50 Per transaction
Debit Card (Lost or Stolen)	\$10.00 Per card
Bank Checks:	\$7.00 Per check
Bill-Pay:	
Free if used once monthly, otherwise \$5.95 per month	
Collection Items:	
Domestic (including Canada)	\$20.00
International	\$35.00
Counter Checks:	\$1.00 Per check
Early Closure:	
Savings & Club accounts closed within 180 days of opening	\$25.00
Foreign Currency (Travelex):	
Service Charge	\$5.00
Priority Overnight Shipping	\$15.00
Next Day Shipping	\$12.00
Inactivity Fee (Checking Account):	\$5.00 Per month after one year of inactivity.
Insufficient Funds:	
Insufficient/ Uncollected Funds	\$34.00 Per item returned
Insufficient/ Uncollected Funds	\$34.00 Per item paid
IRA Transfer:	\$40.00 Per transfer (Unless transferring to Walden Investment Services)
Legal Processing:	\$100.00 (per information subpoena, attachment, levy, etc.)
Lost Passbook:	\$10.00 Per account

Minimum Balance:	
Savings Accounts with less than \$50.00 average monthly balance: \$3.00 per month (excludes Money Market Accounts, Club Accounts and School Savings Accounts)	
Advantage Checking Accounts will be imposed a fee of \$25.00 if the average balance in the account falls below \$5,000.00 in a statement cycle.	
Money Orders:	\$4.00 Each
Overdraft Transfer:	\$9.00 Per transfer of funds to checking account from another statement account to cover overdraft
Photocopies:	
Paid Checks	\$3.00 Per check plus applicable research fees (Also available on website free of charge)
Documents	\$3.00 Per page
Statements	\$5.00 Per statement plus applicable research fees
Protest:	\$25.00 Per check
Reconciliation of Account:	\$25.00 Per hour
Reg D:	
\$15.00 Per item in excess of six preauthorized transfers, automatic transfers, telephone transfers, checks, or debit card transactions per statement cycle.	
This fee applies only to Money Market, Statement Savings, and Advantage Savings Accounts.	
Research:	\$25.00 Per hour
Returned Deposited Item:	\$20.00 Per item
Safe Deposit Box Rental:	
Size 2"x5"x21"	\$35.00 Per year plus NYS Sales Tax
Size 3"x5"x21"	\$40.00 Per year plus NYS Sales Tax
Size 5"x5"x21"	\$65.00 Per year plus NYS Sales Tax
Size 3"x10"x21"	\$75.00 Per year plus NYS Sales Tax
Size 5"x10"x21"	\$90.00 Per year plus NYS Sales Tax
Size 7"x10"x21"	\$125.00 Per year plus NYS Sales Tax
Size 10"x10"x21"	\$135.00 Per year plus NYS Sales Tax

Safe Deposit Box Rental: Cont'd.	
Lost Key	\$25.00 Per box
Drilling	\$125.00 Per box
Stop Payment:	\$31.00 Per item
Undeliverable Statement:	\$12.00 Per statement returned by Post Office
Wire Transfers:	
Incoming	\$15.00
Outgoing	\$25.00
International (Outgoing)	\$50.00
Business Banking Fees	
Remote Deposit Capture (RDC):	
Monthly:	\$40.00 (if average monthly balance below \$25,000.00)
Equipment:	May apply (refer to RDC contract)
Minimum Balance:	
Business accounts with less than \$2,500.00 average monthly balance: \$5.00 per month (excludes non-profit organizations and business customers with a lending relationship of \$25,000.00 or more.)	
ACH (Automated Clearing House):	
Monthly Base:	\$35.00
Returned Items:	\$10.00
Notifications of Change Received:	\$10.00
Paper Statement:	\$2.50 Per month
Business Bill Pay:	\$9.95 Per month