

Schedule of Fees

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| 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 |
| 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 | |
| (Traveler): 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/Uncollected | |
| 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 \$100.00 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. | |

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| Money Orders: | \$4.00 Each |
| Overdraft Transfer: | \$9.00 Per transfer of funds to checking account from another statement account to cover overdraft |
| Photocopies / Print-outs: | |
| 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 |
| Lost Key | \$25.00 Per box |
| Drilling | \$125.00 Per box |

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| Stop Payment: | \$31.00 Per item |
| Undeliverable Statement: | \$12.00 Per statement returned by Post Office |
| Wire Transfers: Incoming | |
| Outgoing | \$15.00 |
| International (Outgoing) | \$25.00 |
| | \$50.00 |

Additional Business Banking Fees that May Apply:

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| ACH (Automated Clearing House): | |
| Monthly Base: | \$35.00 |
| Returned Items: | \$10.00 |
| Notifications of Change Received: | \$10.00 |
| Business Bill Pay: | Free if used once monthly, otherwise \$9.95 per month |
| Cash Distribution Fee: (Monthly Cash Distributed) | |
| \$0 - \$50,000: | No Fee |
| \$50,001 - \$100,000: | \$200 Per month |
| \$100,001 - \$250,000: | \$300 Per month |
| \$250,001 or more: | \$400 Per month |
| 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.) | |
| Paper Statement: | \$2.50 Per month |
| Remote Deposit Capture (RDC): | |
| Monthly: | \$40.00 (if average monthly balance below \$25,000.00) |
| Equipment: | May apply (refer to RDC contract) |