

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) | \$2.50 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: | \$8.00 Per check |
| Collection Items: | |
| Domestic (including Canada) | \$20.00 |
| International | \$35.00 |
| Counter Checks: | \$1.00 Per check |
| Early Closure: | \$25.00 |
| Savings & Club accounts closed within 180 days of opening | |
| Inactivity Fee (Checking Account): | \$7.00 Per month after one year of inactivity. |
| Insufficient/Uncollected Funds: Please be advised that items returned unpaid that are resubmitted may be subject to additional fees if sufficient funds are not available when represented. | |
| Insufficient/Uncollected Funds | \$35.00 Per item returned or paid. |
| IRA Transfer: | \$40.00 Per transfer (Unless transferring to Walden Investment Services) |
| Legal Processing: | \$100.00 (per information subpoena, attachment, levy, etc.) |
| Minimum Balance: Savings Accounts with less than \$100.00 average monthly balance: \$5.00 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: | \$5.00 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: | \$22.00 Per item |
| Safe Deposit Box Rental: | |
| Size 2"x5"x21" | \$40.00 Per year plus NYS Sales Tax |
| Size 3"x5"x21" | \$45.00 Per year plus NYS Sales Tax |
| Size 5"x5"x21" | \$70.00 Per year plus NYS Sales Tax |
| Size 3"x10"x21" | \$80.00 Per year plus NYS Sales Tax |
| Size 5"x10"x21" | \$95.00 Per year plus NYS Sales Tax |
| Size 7"x10"x21" | \$130.00 Per year plus NYS Sales Tax |
| Size 10"x10"x21" | \$140.00 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 | \$15.00 |
| Outgoing | \$27.50 |
| International (Outgoing) | \$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: | \$3.00 Per month |
| Remote Deposit Capture (RDC): | |
| Monthly: | \$40.00 (if average monthly balance falls below \$25,000.00) |
| Equipment: | May apply (refer to RDC contract) |