



# SERVICE CHARGES

Effective April 1, 2020

## FREE PRODUCTS AND SERVICES

|  |      |
|--|------|
| Account Alerts .....                               | FREE |
| ATM Withdrawal (First 8 per month) .....           | FREE |
| Bill Payer (Active) .....                          | FREE |
| Christmas Club Early Withdrawal .....              | FREE |
| Debit card and point-of-sale transactions .....    | FREE |
| Medallion Signature Guarantee Stamp (per visit) .. | FREE |
| Mobile Banking .....                               | FREE |
| Mobile Deposit .....                               | FREE |
| Notary Service .....                               | FREE |
| Online Banking .....                               | FREE |
| Online & Mobile Bill Payer .....                   | FREE |
| Remote Control Cards .....                         | FREE |
| Statements   |      |
| Electronic .....                                   | FREE |
| Mailed Paper .....                                 | FREE |
| Vacation Club Early Withdrawal .....               | FREE |

## SAVINGS/CHECKING

|  |          |
|--|----------|
| Bill Payer after 3 months of inactivity .....      | \$5.00   |
| Certified Checks .....                             | \$5.00   |
| Checks 1 box per yr free with \$500 mo Dir Dep ... | By Style |
| Check Copy .....                                   | \$2.50   |
| Excessive Transfers (per item over 6 per month)    |          |
| savings only .....                                 | \$7.00   |
| Non-Sufficient Funds/NSF-ACH & Checking .....      | \$35.00* |
| Overdraft Privilege .....                          | \$35.00* |
| Overdraft Protection transfer (per item) .....     | \$2.00   |
| Returned Deposit Item .....                        | \$20.00  |
| Stop Payment – Single .....                        | \$25.00* |
| Stop Payment – Range .....                         | \$30.00  |
| Temporary Checks – per check .....                 | \$0.50   |

\*Indicates change from prior year  
Service charges are subject to change

## LOANS

|   |              |
|---|--------------|
| Skip A Payment (one per loan, per year) ..... | \$25.00      |
| Subordination Processing .....                | \$95.00      |
| Title Processing .....                        | Current Cost |

## SAFE DEPOSIT BOXES

|                                     |                               |
|-------------------------------------|-------------------------------|
| Safe Deposit Boxes – East York Only |                               |
| 5 x 5 .....                         | \$30.00                       |
| 3 x 10 .....                        | \$40.00                       |
| 5 x 10 .....                        | \$50.00                       |
| 10 x 10 .....                       | \$85.00                       |
| Safe Deposit Drilling .....         | \$35.00 Plus<br>Current Rate* |
| Safe Deposit Key Replacement .....  | \$10.00 Plus<br>Current Rate* |

## WIRE TRANSFERS

|                       |          |
|-----------------------|----------|
| Wire – Incoming ..... | \$10.00* |
| Wire – Outgoing ..... | \$20.00  |

## ATM / VISA DEBIT CARD

|   |         |
|---|---------|
| ATM Withdrawals (More than 8 per month) ..... | \$1.00  |
| Card Replacement .....                        | \$7.00* |

## MISCELLANEOUS

|  |          |
|--|----------|
| Cashier Check - Payable to Third Party .....     | \$5.00*  |
| Check Cashing (on-us for non-members) .....      | \$5.00   |
| Dormant for 24 months (monthly fee) .....        | \$5.00   |
| Escheat .....                                    | \$35.00* |
| Money Orders .....                               | \$3.00*  |
| Research/Reconciliation per hour .....           | \$20.00  |
| Return Mail/Bad Address .....                    | \$5.00   |
| Statement Copy .....                             | \$3.00   |
| Transaction History Printout .....               | \$1.00   |
| Visa Travel Cards .....                          | \$6.95   |
| Writ of Execution/Domestic relations/Tax levy .. | \$75.00* |