Rhinebeck Bank

Local. Involved. Responsive.

Fee Schedule

Effective June 15, 2018

AccountLink Per transaction	$5.00
Account Reconcilement Per hour	$23.00
ACH Loan Payment	$16.00
Bank Checks	$8.00
Bill Pay – Special Request Expedited Payment ACH Expedited Payment Check	 $10.00 $30.00
Collection of Drafts/Checks Domestic Foreign Items	 $18.00 $54.00
Counter Checks – Qty of 4	$1.00
Debit Card - Mastercard® Foreign ATM Balance Inquiry Cash Withdrawal Funds Transfer PIN Replacement Expedited Delivery Card Replacement	 $2.25 $2.25 $2.25 $3.00 $133.00 $8.00
International Transaction Fee On transaction amount after conversion to US dollars	2%
Deposit Correction	$6.00
Dormant/Inactive Checking Account Per month after 24 months of inactivity	$5.00
Early Account Closing Within 180 days	 $39.00
Escheatment Processing	$25.00
Excess Transactions (Reg D) per transaction	$10.00
Foreign Currency - $300 Minimum purchase 2 Business Day Delivery Currency Exchange to USD	 $15.00 $57.00
IRA Transfer (unless transferring to Rhinebeck Asset Management)	$25.00
Legal Processing – Per hour Levy/Restraint etc.	$125.00

Money Order (Customer Only)	$5.00
Monthly Account Fees** Basic Checking Money Market Priority Classic Checking Priority Direct Checking Priority Elite Checking Priority Savings	 $3.00 $20.00 $9.00 $9.00 $25.00 $4.00
Non-Sufficient Funds (NSF) Per item returned	$35.00
Overdraft (OD) Per Item Fee **Consumer Only** Maximum of 5 occurrences per day. We will not charge an overdraft fee if your balance at the end of the business day is overdrawn by $5.00 or less.	$35.00
Recurring Overdraft Fee Every 5 Business Days	$10.00
Returned Item Fees Deposited Check/Chargeback Loan Payment Check*	 $10.00 $20.00
Research – Per hour	$30.00
Returned Mail – Per month	$10.00
Safe Deposit Box Annual Fees*** 2" x 5" 3" x 5" 5" x 5" 3" x 10" 5" x 10" 7" x 10" 10" x 10" Drilling - Minimum Lost Key	 $40.00 $50.00 $60.00 $90.00 $120.00 $140.00 $170.00 $130.00 $57.00
Statement Mailing Fee Checking accounts only	$2.00
Stop Payment **Stop Payment Cancellation**	$35.00 $7.00
Uncollected Funds Per item paid/returned	$18.00
Wire Transfers Incoming Incoming Verification Outgoing Domestic Outgoing Foreign	 $11.00 $6.00 $24.00 $34.00

Miscellaneous Fees Check Protest Document Printing Checks/Statements Duplicate Lien Release Duplicate Loan Payoff Letter Loan Coupon Book Replacement Lost Passbook Replacement Non-Customer Check Cashing Convenience Fee Photocopy of Document Telephone Transfer Unsigned Drafts over $10,000	 $28.00 $5.00 $23.00 $17.00 $6.00 $18.00 $5.00 $2.00 $6.00 $5.00
Additional Business Banking Fees That May Apply	
ACH Programming Assistance Per hour	 $21.00
Monthly Account Fees** Small Business Checking Community Checking Business Savings Business Money Market Small Business Checking with Remote Deposit Capture+ Community Checking with Remote Deposit Capture+ Estate Checking	 $10.00 $10.00 $4.00 $20.00 $50.00 $50.00 $10.00
Monthly ZBA Account Fees Master Secondary Per Transfer	 $25.00 $10.00 $0.15
Overdraft (OD) Per Item Fee **Business Only:** Occurrences per day – no maximum. We will not charge an overdraft fee if your balance at the end of the business day is overdrawn by $5.00 or less.	$35.00
Positive Pay – Per month	$25.00
Mastercard® Business Debit Card First 2 cards are Free Each additional card – Per month Replacement Card PIN Replacement	 $5.00 $8.00 $3.00

*Also referred to as "Returned Check Charge," "Returned Items," "Return Item Charge," "Returned Payment Fee" or "Dishonored Item Fee"

**Based on the account balance requirements per product type as stated in your account opening disclosure.

***Not all box sizes available at all branch locations

+Fee may be waived based on relationship balances(s)

For more information, call (845) 454-8555, Opt #3

Rhinebeck Bank | 2 Jefferson Plaza | Poughkeepsie, NY 12601

Member FDIC | Equal Housing Lender

www.RhinebeckBank.com

#RhinebeckBank

Your Community Bank!