



# Fee Schedule

Effective June 15, 2024

<b>Account Reconciliation</b> Per hour	\$23.00	<b>Money Order (Customer Only)</b>	\$5.00	<b>Miscellaneous Fees</b>	
<b>ACH</b> Loan Payment	\$16.00	<b>Monthly Account Fees**</b>		Check Protest	\$28.00
<b>Bank Checks</b>	\$8.00	Basic Checking	\$3.00	Document Printing	\$5.00
<b>Bill Pay – Special Request</b>		Money Market	\$20.00	Checks/Statements	
Expedited Payment ACH	\$10.00	Priority Classic Checking	\$9.00	Duplicate Lien Release	\$23.00
Expedited Payment Check	\$30.00	Priority Direct Checking	\$9.00	Duplicate Loan Payoff Letter	\$17.00
<b>Collection of Drafts/Checks</b>		Priority Elite Checking	\$25.00	Loan Coupon Book Replacement	\$6.00
Domestic	\$18.00	Priority Savings	\$4.00	Lost Passbook Replacement	\$18.00
Foreign Items	\$54.00	RB Access Checking	\$5.00	Non-Customer Check Cashing	\$5.00
<b>Counter Checks – Qty of 4</b>	\$1.00	<b>Non-Sufficient Funds (NSF)</b>		Convenience Fee	
<b>Debit Card - Mastercard®</b>		Per item returned	\$35.00	Photocopy of Document	\$2.00
Foreign ATM		<b>Overdraft (OD) Per Item Fee</b>	\$35.00	Telephone Transfer	\$6.00
Balance Inquiry	\$2.25	<b>Consumer Only</b> Maximum of 3 occurrences per day. We will not charge an overdraft fee if your balance at the end of the business day is overdrawn by \$25.00 or less.		Unsigned Drafts over \$10,000	\$5.00
Cash Withdrawal	\$2.25	<b>Returned Item Fees</b>		<b>Additional Business Banking Fees That May Apply</b>	
Funds Transfer	\$2.25	Loan Payment Check*	\$20.00	<b>ACH</b>	
PIN Replacement	\$3.00	<b>Research – Per hour</b>	\$30.00	Programming Assistance	\$21.00
Expedited Delivery	\$133.00	<b>Returned Mail – Per month</b>	\$10.00	Per hour	
Card Replacement	\$8.00	<b>Safe Deposit Box Annual Fees***</b>		<b>Monthly Account Fees**</b>	
<b>International Transaction Fee</b>	2%	2" x 5"	\$40.00	Small Business Checking	\$10.00
On transaction amount after conversion to US dollars		3" x 5"	\$50.00	Community Checking	\$10.00
<b>Deposit Correction</b>	\$6.00	5" x 5"	\$60.00	Business Savings	\$4.00
<b>Dormant/Inactive Checking Account</b>	\$5.00	3" x 10"	\$90.00	Business Money Market	\$20.00
Per month after 24 months of inactivity		5" x 10"	\$120.00	Small Business Checking with Remote Deposit Capture*	\$50.00
<b>Early Account Closing</b>		7" x 10"	\$140.00	Community Checking with Remote Deposit Capture*	\$50.00
Within 180 days	\$39.00	10" x 10"	\$170.00	Estate Checking	\$10.00
<b>Escheatment Processing</b>	\$25.00	Drilling - Minimum	\$130.00	<b>Monthly ZBA Account Fees</b>	
<b>Foreign Currency - \$300 Minimum purchase</b>		Lost Key	\$57.00	Master	\$25.00
2 Business Day Delivery	\$15.00	<b>Statement Mailing Fee</b>	\$2.00	Secondary	\$10.00
Currency Exchange to USD	\$57.00	Checking accounts only		Per Transfer	\$0.15
<b>IRA Transfer</b>	\$25.00	<b>Stop Payment</b>	\$35.00	<b>Overdraft (OD) Per Item Fee</b>	\$35.00
(unless transferring to Rhinebeck Asset Management)		<b>Stop Payment Cancellation</b>	\$7.00	<b>Business Only:</b> 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 \$25.00 or less.	
<b>Legal Processing – Per hour</b>	\$125.00	<b>Uncollected Funds</b>	\$18.00	<b>Positive Pay – Check &amp; ACH</b>	
Levy/Restraint etc.		Per item paid/returned		Per month for each enrolled account	\$45.00
		<b>Wire Transfers</b>		<b>Mastercard® Business Debit Card</b>	
		Incoming	\$11.00	First 2 cards are Free	
		Incoming Verification	\$6.00	Each additional card – Per month	\$5.00
		Outgoing Domestic	\$24.00	Replacement Card	\$8.00
		Outgoing Foreign	\$34.00	PIN Replacement	\$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

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