

Savings

OD (overdraft) protection transfer fee\$1

Business Checking Fees

Organizational Checking

500 items per month¹.....Free

Greater than 500.....\$0.25 per item

Business-Ease Checking

175 items per month¹.....Free

Greater than 175.....\$0.25 per item

Business-Elite Checking

350 items per month¹.....Free

Greater than 350.....\$0.25 per item

Monthly maintenance fee if average

daily balance is below \$2,500\$10

Check orders, checkbook covers, and accessories:

Pricing varies depending on style and quantity selected.

Ask to find out pricing for our complete product line.

Copy of cancelled check\$2

Returned checks – insufficient funds charge

Transactions of \$10 or less.....\$10

Transactions of \$10.01 to \$20\$20

Transactions of \$20.01 and up\$28

Paid checks – insufficient funds charge

Transactions of \$10 or less.....\$10

Transactions of \$10.01 to \$20\$20

Transactions of \$20.01 and up\$28

Stop payment on counter, personal, or

teller check (official)\$10

Business Debit Card

ATM inquiry fee\$0

ATM foreign transaction fee\$0/withdrawal

Stewart's Shops ATM Surcharges²\$1

POS/Debit Card insufficient funds charge.....\$28

ATM withdrawal – insufficient funds charge.....\$28

Replacement card\$5

Rush replacement card³\$25

Currency Conversion Fee Non-U.S. Funds1% of transaction

Broadview iPay

Bill pay NSF.....\$28

Bill pay stop payment.....\$20

Special

Account research/reconciliation (per hour).....\$15

ACH credit returned payment fee.....\$28

ACH debit items – insufficient funds charge External -
Withdrawal (Returned)

Transactions of \$10 or less.....\$10

Transactions of \$10.01 to \$20.....\$20

Transactions of \$20.01 and up.....\$28

ACH debit items – insufficient funds charge External -
Withdrawal (Paid)

Transactions of \$10 or less.....\$10

Transactions of \$10.01 to \$20.....\$20

Transactions of \$20.01 and up.....\$28

ACH stop payment on electronic debit.....\$10

Escheatment.....\$25

Funds transfer⁴

Standard outbound.....\$3

Next day outbound.....\$4

Instant outbound.....\$5

Mastercard® Gift Card⁵.....\$3.95

Money orders (maximum value \$1,000).....\$2

Restraining notices/levies (legal).....\$50

Rush replacement credit card³.....\$20

Safe deposit box annual fees

Patroon Creek, Wilton, Schenectady State St., Syracuse

Midler in sizes 5x5, 3x10, 5x10, and 10x10\$50-\$120

Union St. in sizes 3x5, 3x10, and 10x10\$35-\$120

Statement copy\$2

Wire transfers

(Domestic)

Outgoing\$22.50

Incoming\$0

(International)

Outgoing\$35

Incoming\$10

Commercial Online Banking & iTeller for Business (Remote Deposit Capture)

Fees furnished upon request.

Please contact your Business Banking Officer

1. Items include checks paid and received, ACH paid and received, deposits made, and checks in each deposit.

2. Broadview to reimburse the difference between the ATM surcharge fee and \$1.

3. Fee for delivery within United States. Fee for delivery outside of the United States will be the actual cost for expedited shipping.

4. Funds transfers are initiated by you, not a third party.

5. Other Mastercard fees may apply.

Fees are effective as of May 1, 2024

Please see your Business Benefits Guide for additional information about when fees may be charged and for all other Terms and Conditions governing your accounts.

For more information, please contact the Broadview Member Solutions Center at 800-727-3328. All fees subject to change with appropriate notice.