

Savings

OD (overdraft) protection transfer fee\$1

Business Ease Checking

Number of free items per month¹..... 175 free per month

Fee if item limit is exceeded.....\$0.25 per additional item

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 charge²\$28

Paid checks – insufficient funds charge\$28

Stop payment on counter, personal, or teller check (official)\$10

Business Debit Card

Deposit correction\$7.50

ATM inquiry fee\$0

ATM foreign transaction fee\$0/withdrawal

Stewart's Shops ATM Surcharges³\$1

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

ATM withdrawal – insufficient funds charge\$28

Replacement card\$5

Rush replacement card⁴\$25

Currency Conversion Fee Non-U.S. Funds 1% of transaction

Broadview iPay

Bill pay NSF\$28

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

Special

Account closed within 0-3 months.....\$15

Account research/reconciliation (per hour)\$15

ACH credit returned payment fee\$28

ACH debit items – insufficient funds charge² External Withdrawal (Returned).....\$28

ACH debit items – insufficient funds charge External Withdrawal (Paid)\$28

ACH stop payment on electronic debit\$10

Canadian items⁵\$10

Copy of official check or money order.....\$5

Escheatment\$25

Funds transfer⁶

Standard outbound.....\$3

Next day outbound\$4

Instant outbound\$5

Inactivity fee\$3/month

(applies after 12 months of inactivity and aggregate account balance of \$100 or less)

Interim account histories\$2

IRA close plan fee.....\$15

IRA transfer fee.....\$15

Loan documents\$10

Mastercard® Gift Card⁷\$3.95

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

Restraining notices/levies (legal)\$50

Rush replacement credit card⁴.....\$20

Safe deposit box annual fees (Patroon Creek, Wilton, Schenectady State Street, and Midler only)

5x5 and 10x10\$50-\$120

Second lien release for auto/RV.....\$10

Statement copy.....\$2

Wire transfers

(Domestic)

Outgoing\$22.50

Incoming\$0

(International)

Outgoing\$35

Incoming\$10

Cash Management (Commercial Online Banking)

Fees furnished upon request.

Please contact your Business Banking Officer.

iTeller for Business (Remote Deposit Capture)

Fees furnished upon request.

Please contact your Business Banking Officer.

Fees are effective as of June 8, 2023

1 Items include withdrawals, transfers, checks paid, ACH paid, deposits made, and checks in each deposit. Cash included within a deposit constitutes one item regardless of the amount.

2 Items returned unpaid (e.g., checks, ACH, bill payments) that are re-presented again for payment will be charged additional insufficient funds fees if available funds in your account are still insufficient when re-presented.

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

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

5 Other processing fees from out-of-U.S. institutions may apply.

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

7 Other Mastercard fees may apply

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.