

# Fee Schedule

Fulfilling member needs with affordable financial services

## Savings

OD (overdraft) protection transfer fee .....\$1

## Checking

Copy of canceled check .....\$2  
Returned checks – insufficient funds charge<sup>1</sup> ..... \$28  
Paid checks – insufficient funds charge ..... \$28  
Stop payment on counter, personal, or teller check (official) ..... \$10

## Debit Cards

Deposit correction ..... \$7.50  
ATM balance inquiry fee .....\$0  
ATM foreign transaction fee .....\$0/withdrawal  
Stewart's Shops ATM surcharges<sup>2</sup> .....\$1  
POS/Debit Card insufficient funds charge..... \$28  
ATM withdrawal – insufficient funds charge ..... \$28  
Replacement card .....\$5  
Rush replacement card<sup>3</sup> ..... \$25  
Currency Conversion Fee Non U.S. Funds..... 1% of transaction

## Broadview iPay

Bill pay NSF .....\$28  
Bill pay stop payment.....\$20

1. 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.

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

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

6. Other Mastercard fees may apply.

## 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 charge<sup>1</sup> External  
Withdrawal (Returned)..... \$28  
ACH debit items – insufficient funds charge External  
Withdrawal (Paid) ..... \$28  
ACH stop payment on electronic debit ..... \$10  
Canadian items<sup>5</sup> ..... \$10  
Canadian returned items<sup>4</sup> ..... \$15  
Copy of official check or money order.....\$5  
Escheatment ..... \$25  
Funds transfer<sup>5</sup>  
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 Cards<sup>6</sup>.....\$3.95  
Money orders (maximum value \$1,000) .....\$2  
Restraining notices/levies (legal) ..... \$50  
Rush replacement credit card<sup>3</sup> ..... \$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

### Fees are effective as of December 11, 2023

Please see your Member 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.

