

Account Fee Schedule as of 2/01/20

Checking Accounts/ACH Fees

Check Copies/Images	\$2.00
Courtesy Pay	\$28.00/items
Reasonable Collection Costs	Varies
Reconciliation/Research	\$25.00/hour
Returned Items	\$28.00/item
Check Orders	Prices vary
Stop Payment	\$21.00
Uncollected Funds	\$28.00

Premier Checking Account

If the average daily balance requirements are not met, then a \$5.00 monthly fee will be charged.

Card Fees

Card Replacement Fee (VISA® Debit & VISA® Credit Cards)	\$10.00
Convenience Fee	\$14.99
ATM Deposit Correction	\$10.00

Other Fees

Cashier's Check	\$2.00
Check Cashing Fee (dependent on relationship)	\$5.00
Dormant Account	\$10.00/month
Foreign Items – Canadian*	\$10.00 + postage fees
Holiday Club Early Close-Out	\$10.00
Protest Fee (per item)	\$15.00
Restraining Notice Processing	\$25.00
Returned Deposited Item	\$28.00
Returned Mail	\$3.00/per item
Paper Statement*	\$3.00/per statement
Online Banking 60-Day Non-Usage	\$2.50/month
Online Bill Pay 60-Day Non-Usage	\$3.00/month
VISA® Gift Card	\$3.00
Outgoing Wire-Domestic	\$25.00
Outgoing Wire-International	\$45.00
Incoming Wire	\$10.00
Overdraft Sweep (first three occurrences are free)	\$2.00/per transfer
Savings and Checking Account Early Closeout (within 90 days)	\$15.00
IRA Direct Transfers	\$25.00
Non Member Check Cashing Fee*	\$5.00

CORINTH • COHOES • GLENS FALLS • HUDSON FALLS • TROY

*Change in Terms

