



PO Box 1191
 Poughkeepsie, NY 12602
 845- 454-8555 option 3
 800-772-8760 toll free out of area
 www.rhinebeckbank.com

Fee Schedule

Effective August 15, 2017

Account Link	Per Transaction	\$ 4.00	Overdraft	Per Item Paid	\$ 35.00
Account Reconciliation	Per Hour	23.00	Maximum of 3 Occurrences per Day		
ACH Loan Payment		16.00	We will not charge an overdraft fee if your balance at the end of the business day is overdrawn by \$5.00 or less.		
ACH Programming Assistance	Per Hour	21.00	Photocopy of Documents	Per Page	2.00
Bill Pay	Per Month	3.00	Recurring Overdraft	Every Five Business Days	10.00
Bill Pay Expedited Payment – ACH	Per Transaction	10.00	Re-Opening of Closed Account		27.00
Bill Pay Expedited Payment – Check	Per Transaction	30.00	Reprint of Check		4.00
Bulk Coin Exchange – Percentage of Amount of Exchange			Reprint of Account Statement		6.00
RB Customers		5%	Research	Per Hour	27.00
Bulk Coin Orders		15.00	Returned Mail	Per Month	10.00
Certified Check		12.00	Safe Deposit Boxes*** – Annual Fees		
Check Protest Fee		28.00	3" x 5"		43.00
Collection of Drafts/Checks			5" x 5"		51.00
Domestic		18.00	3" x 10"		85.00
Foreign Items		54.00	5" x 10"		101.00
Counter Check	Quantity of 4	1.00	7" x 10"		127.00
Deposit Correction.....		6.00	10" x 10"		152.00
Deposited Check Returned Unpaid		10.00	Safe Deposit Box – Drilling	Minimum	130.00
Dormant/Inactive Checking Account			Safe Deposit Box – Lost Key		57.00
Per Month After 12 Months of Inactivity.....		5.00	Stop Payment		34.00
Duplicate Lien Release		23.00	Stop Payment Cancellation		7.00
Duplicate Loan Payoff Letter		17.00	Telephone Transfer Request – Other than EasyLink		6.00
Duplicate Account Statement	Per Month	6.00	Tenant Landlord Consolidated Statement	Per Month	16.00
Early Account Closing – within 180 Days.....		39.00	Tenant Landlord Monthly Maintenance		15.00
Escheatment Processing		5.00	Uncollected Funds	Per Item Paid /Returned	18.00
Excess Transactions (Reg D)	Per Transaction	5.00	Unsigned Drafts Over \$10,000		4.00
Fax Fee	Per Page	2.00	MasterCard® Debit Card		
Foreign Currency Exchange		57.00	Balance Inquiry – Foreign ATM		2.00
Foreign Currency Purchase			Cash Withdrawal – Foreign ATM		2.00
\$300 and up – 2 Business Day Delivery		11.00	Point of Sale (POS) Debit		2.00
\$300 and up – Next Business Day Delivery		26.00	Funds Transfer – Foreign ATM		2.00
IRA Transfer to Successor Trustee		18.00	Expedited Delivery		133.00
Legal Processing – Levy / Restraint, etc.	Per Hour	125.00	Card Replacement		8.00
Legal Request – Photocopying	Per Page	2.00	PIN Replacement		3.00
Loan Coupon Book Replacement		6.00	International Transaction Fee		1%
Lost Passbook Replacement Fee		18.00	on transaction amount after conversion to U.S. dollars		
Loan Payment Check Returned Unpaid*		20.00	Wire Transfer – Incoming		11.00
Money Order (Customer Only)		3.00	Wire Transfer – Incoming Verification		6.00
Monthly Account Fees**			Wire Transfer – Outgoing – Domestic		24.00
Basic		3.00	Wire Transfer – Outgoing – Foreign		34.00
Money Market		20.00			
Priority Classic & Priority Direct		9.00			
Priority Select		11.00			
Priority Elite		21.00			
Priority Savings		3.00			
Non-Sufficient Funds (NSF)	Per Item Returned	35.00			
Official Bank Check		6.00			

* Also referred to as "Returned Check Charge", "Returned Items", "Return Item Charge", "Returned Payment Fee" or "Dishonored Item Fee"

** Based on the minimum average monthly account balance requirements per product type as stated in your account opening disclosure.

*** Not all box sizes available at all branch locations

Bold items reflect changes.



Effective 08.15.2017