

Fee Schedule

Effective October 23, 2024

Account Reconcilement	\$23.00	Money Order (Customer Only)	\$5.00	Miscellaneous Fees Check Protest	\$28.00
Per hour		Monthly Account Fees**		Document Printing Checks/Statements	\$5.00
ACH	\$16.00	Basic Banking	\$3.00	Duplicate Lien Release	\$23.00
Loan Payment Bank Checks	•		*		
		Classic Checking	\$9.00	Duplicate Loan Payoff Letter	\$17.00
	ተ ດ ດດ	Money Market	\$20.00	Loan Coupon Book Replacement	\$6.00
	\$8.00	Classic Savings	\$4.00 \$9.00	Non-Customer Check Cashing Convenience Fee	\$5.00
Bill Pay – Special Request		Priority Direct Checking	\$25.00		
Expedited Payment ACH	\$10.00	Priority Elite Checking	\$25.00	Photocopy of Document	\$2.00
Expedited Payment Check	\$30.00			Telephone Transfer	\$6.00
Exposition aymont oneon	*	Non-Sufficient Funds (NSF)		Unsigned Drafts over \$10,000	\$5.00
Collection of Drafts/Checks	Ф Г 4 ОО	Per item returned	\$35.00	Onsigned Braits over \$10,000	ψ0.00
Foreign Items	\$54.00	Overdraft (OD) Per Item Fee	\$35.00	Additional Dusiness Denkins	. Г
		` '		Additional Business Banking	rees
Counter Checks - Qty of 4	\$1.00	Consumer Only Maximum of 3 oc	currences per	That May Apply	
oduliter offects – Qty of 4		day. We will not charge an overdraft fee if your			
		balance at the end of the business day is		ACH	
			ady io	Programming Assistance	\$21.00
Debit Card - Mastercard®		overdrawn by \$25.00 or less.		Per hour	
Foreign ATM				: 0. 1100.	
Balance Inquiry	\$2.25	-		Monthly Account Fees**	
Cash Withdrawal	\$2.25	Returned Item Fees		Small Business Checking	\$10.00
Funds Transfer	\$2.25	Loan Payment Check*	\$20.00		
Tulius Transici	φ2.20			Community Checking	\$10.00
DINI Davida a succest	#2.00			Business Savings	\$4.00
PIN Replacement	\$3.00	Research – Per hour	\$30.00	Business Money Market	\$20.00
Expedited Delivery	\$133.00	research - i ci iloui	ψ00.00	Small Business Checking	\$50.00
Card Replacement	\$8.00	Detumed Mail Degraceth	¢40.00	with Remote Deposit Capture⁺	
		Returned Mail – Per month	\$10.00	Community Checking	\$50.00
				with Remote Deposit Capture ⁺	φοσ.σσ
International Transaction Fee	2%	Safe Deposit Box			¢40.00
On transaction amount after	270	Annual Fees***		Estate Checking	\$10.00
		2" x 5"	\$40.00		
conversion to US dollars		3" x 5"	\$50.00	Monthly ZBA Account Fees	
		5" x 5"	\$60.00		#05.00
				Master	\$25.00
Deposit Correction		3" x 10"	\$90.00	Secondary	\$10.00
		5" x 10"	\$120.00	Per Transfer	\$0.15
Dormant/Inactive	\$5.00	7" x 10"	\$140.00		
Checking Account	ψ5.00	10" x 10"	\$170.00		
	45 54	Drilling - Minimum	\$130.00	0	#05.00
Per month after 24 months of ina	activity	Lost Key	\$57.00	Overdraft (OD) Per Item Fee	\$35.00
			ψ000	Business Only: Occurrences per day	/ – no
Early Account Closing		Statement Mailing Fee	\$2.00	maximum. We will not charge an over	draft fee if
Within 180 days	\$39.00	Classic Checking, Priority Direct and	φ2.00	your balance at the end of the busines	
		Basic Banking accounts		overdrawn by \$25.00 or less.	,
Escheatment Processing	\$25.00	Basic Banking accounts		21314141112) +23133 21 13331	
3	,			Positive Pay - Check & ACH	
Foreign Currency - \$300 Minimu	ım purchase	Stop Payment	\$35.00	Per month for each enrolled account	\$45.00
, 9, ,		Stop Payment Cancellation	\$7.00		,
O Business Day Dellers	Φ4E 00	. ,	•	Mastercard® Business Debit Card	
2 Business Day Delivery	\$15.00	Uncollected Funds	\$18.00		
		Per item paid/returned	*	First 2 cards are Free	AF 00
Currency Exchange to USD	\$57.00			Each additional card – Per month	\$5.00
		Wire Transfers		Replacement Card	\$8.00
IRA Transfer	\$25.00		¢11.00	PIN Replacement	\$3.00
		Incoming	\$11.00	·	
(unless transferring to Rhinebeck	ASSET	Incoming Verification	\$6.00	Statement Mailing Fee	\$2.00
Management)		Outgoing Domestic	\$24.00	Small Business and Small Business with F	
		Outgoing Foreign	\$34.00	Deposit Capture accounts	-
Legal Processing – Per hour	¢125.00				
Levy/Restraint etc.	\$125.00	*Also referred to as "Returned Check Cha	rge." "Returned		
LOV y/1 COSHAIITE GEO.		Items," "Return Item Charge," "Returned I			
		,	ayment i ee	**Deced on the constitution of	nto no !
		or "Dishonored Item Fee		**Based on the account balance requireme	
				type as stated in your account opening disc	
				***Not all box sizes available at all branch lo	ocations
				*Fee may be waived based on relationship	
		T Comments of the Comments of		1 00 may be warved based on relationship	2010110C3(3)

For more information, call (845) 454-8555, Opt #3

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