



Service Fees

Account Basics

Non-Sufficient Fund (NSF) Item (each)	\$30.00
Courtesy Pay Fee (each)	\$30.00
Non-Sufficient Fund (NSF) Transfer Fee (per item)	\$10.00
Returned Item Fee (Check or ACH) (per item)	\$30.00
Return Deposit Item (per item)	\$30.00
Check Copy (per item)	\$5.00
Statement Copy (per month)	\$10.00
Activity Printout	\$5.00
Check withdrawal to non-member (per item)	\$5.00
Check Cashing Fee (SUNY – Non-member)	1% of Check Total
Check Protest Fee	\$20.00
Certified Check Fee	\$5.00 each
Stop Payments (Checks and ACH)	\$30.00
Stop Payment (Teller check after 90 days only)	\$30.00
Money Market – 3 free monthly withdrawals	\$10.00 after 3 rd withdrawal
Release Stop Payment	\$5.00
Dormant Account Fee	\$8.00 per month after 1 year
Account Closed within 90 Days of Opening	\$20.00
Holiday Club Early Closure Fee	\$20.00
Money Order (per item)	\$2.00
Returned Mail Fee	\$5.00
Execution Notice (per restraint)	\$50.00
Reporting Abandoned Property to NYS	\$10.00
Foreign Item Clearing Fee (\$25 item minimum to fee)	\$5.00
Foreign Currency Order	\$14.50 (shipping fee)
IRA Transfer Fee Out	\$30.00
Account Balancing Services	\$25.00/ Hour
Account Research	\$50.00/ Hour

eServices

Online & Mobile Banking Services	FREE
Bill Pay/Zelle/Transfer Now Services	FREE
Bill Pay (Overnight Fee)	\$14.95
Bill Pay (Same Day Payment)	\$9.95

Card Services

VISA Debit Card Transactions	FREE
Replace Lost (Debit, Credit Card or Travel Card)	\$10.00
VISA Gift Card (Initial Load Fee)	\$5.00
VISA Gift Card (Inactivity Fee after 12 months)	\$5.00 per month
VISA Gift Card (International Transactions)	2% Transaction Fee
VISA Travel Card (Initial Load Fee)	\$5.00
VISA Travel Card (Reload Fee)	\$5.00
VISA Everyday Card (Initial Load Fee)	\$5.00
VISA Everyday Card (Reload Fee)	\$5.00

Wire Transfers

Domestic Wire Transfer (Incoming)	FREE
International Incoming Wire Transfer	\$15.00
Domestic Wire Transfer (Outgoing)	\$35.00
International Wire Transfer (Outgoing)	\$35.00

Loan Product Fees

Loan Payment Late Fee	\$ 35.00
Credit Card Payment Late Fee	\$35.00
Mortgage Payment Late Fee	2% of Payment
Mortgage Application Fee	0.25% of Loan Amount
Skip Payment	\$35.00
Existing Loan Refinance (cash out)	\$35.00

Last Updated September 1, 2023