

Personal Banking Schedule of Fees

Changes Effective April 1, 2024

ATM and Debit Card Fees*

	Fee
Balance Inquiries	Free
Withdrawals (first five free each month)	\$1.00
Transfers (first five free each month)	\$1.00
Deposits at Our ATMs	Free
Point of Sale Transactions (Domestic)	Free
PIN Based Debit Purchases of \$5.00 or more Paid via Overdraft Privilege (per item)	Up to \$30.00
Denied Transaction	\$1.00
Replacement Card (replace lost or stolen card)	\$10.00

Freedom Checking Account¹

	Fee
Monthly fee (Fee waived if you maintain a \$100 minimum balance or enroll in direct deposit)	\$7.00

Checking Account Fees (All Checking Accounts)

	Fee
Check Reorders	Cost + Shipping
Overdraft Fee (per item)	\$30.00
Returned Item Fee (per item)	\$30.00
Stop Payment Order (per item)	\$30.00
Photocopy of Paid Check (per item)	\$7.50
Certification of Member Check (Share Draft)	\$5.00
Overdraft Protection Transfer (per item)	\$5.00
Reconciliation Service / Research (per hour, 1 hour minimum, 1/2 hour increment)	\$20.00
Starter Checks (8)	8 Free
Additional Starter or Temporary Checks (8)	\$3.00

Checking Plus Account Fees

	Fee
Account Inactivity Fee - charged only if less than \$750 balance in account during month and account inactive (Waived for organizational accounts) ¹	\$5.00

BaZing Checking Account Fees¹

	Fee
Monthly Fee	\$6.00

Saver's Edge Fees

	Fee
Checks Paid in Excess of six (6) Per Month (per item)	\$10.00
Check Reorders	Varied
Check Returned Unpaid (per item)	\$30.00
Stop Payment Order (per item)	\$30.00
Monthly Service Fee (if average daily balance falls below \$25,000 waived with Elite Account ^{***})	\$10.00

History/Balance of Account

	Fee
Account Inquiry	Free

ACH Fees

	Fee
Pre-Authorized Transfer Returned Unpaid (per item)	\$30.00
Pre-Authorized Transfers Paid via Overdraft Privilege (per item)	\$30.00
Overdraft Protection Transfer (per item)	\$5.00
Stop Payment of a Pre-Authorized Transfer (per item)	\$30.00

Statements

	Fee
Copies of Statements (per statement)	\$5.00
Paper Statements (waived with Elite Account ^{***})	\$3.00
eStatements	Free

Excessive Withdrawals

	Fee
Share Account	\$10.00
Money Market (per-item fee; checks paid, or withdrawals made, in excess of six (6) per month)	\$10.00
Holiday Club Withdrawal (each in excess of 1 per year)	\$5.00
Vacation Club Withdrawal (each in excess of 4 per year)	\$5.00

Miscellaneous Services

	Fee
Information Subpoenas and Restraining Notices	\$50.00
Coin Machine Redemption (Elite Account ^{***})	5%
Coin Machine Redemption (without Elite Account ^{***})	10%
IRA Transfer (Outgoing) Fee	\$50.00
Returned Deposit or Payment Items (each)	\$25.00
Undeliverable Statement of Account/Mail (monthly)	\$2.00
Photocopy of Official Check or Teller Check	\$7.50
Stop Payment Order on Teller Check	\$30.00
Notary Public Services	Free
Signature Guarantee	\$10.00
Overnight Delivery	\$25.00
Regular Share Dormant or Inactive Account Fee (monthly after 24 months, only on combined share balances less than \$1,000.00)	\$6.00
Abandoned Property Closeout	\$50.00
Home Equity Line of Credit Check Paid Below Minimum Amount	\$20.00

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Visa® Platinum Credit Cards **Fee**

Balance Transfer Fee / Cash Advance Fee	None
Late Payment Fee (after 5 days)	\$25.00
Replacement Card	\$10.00
Photocopy of Sales Drafts (each)	\$5.00
Return Payment Items (each)	\$25.00
Plastic Card Handling Fee	\$20.00

Visa® Check Card (Debit) **Fee**

Annual Inactivity Fee	\$15.00**
Signature and PIN Based Debit Purchases of \$5.00 or More Paid via Overdraft Privilege (per item):	Up to \$30.00
Overdraft Debit Card Amount	Fee
\$ 0.01 to \$ 4.99	\$ 0.00
\$ 5.00 to \$ 9.99	\$ 5.00
\$10.00 to \$14.99	\$10.00
\$15.00 to \$19.99	\$15.00
\$20.00 to \$24.99	\$20.00
\$25.00 to \$29.99	\$25.00
\$30.00 or more	\$30.00
Overdraft Protection Transfer (per item)	\$5.00
Copy of Sales Draft	\$5.00
Replacement Card	\$10.00
Debit Card Reactivation Fee	\$10.00
Plastic Card Handling Fee	\$40.00

Wire Transfers **Fee**

Wire - Incoming (Domestic and International)	\$10.00
Wire - Outgoing (Domestic)	\$20.00
Wire - Outgoing (International)	\$45.00

Contact Center/Branch Outlet Fees

Teller Check Payable to Someone Other than Member (Elite Account***)	\$10.00
Teller Check Payable to Someone Other than Member (Without Elite Account***)	\$20.00
ATM Withdrawal, Transfer, Balance Inquiry	Free
Photocopy of Teller Check	\$7.50
Stop Payment Order on Teller Check	\$50.00

Online Banking and Bill Pay Fees

Online Banking	Free
Online Banking & Bill Pay	Free
Next Business Day Rush Check Payment	\$19.95
Second-Day Rush Payment (Check or Electronic Delivery)	\$14.95
Bill Pay Paid via Overdraft Privilege (per item)	\$30.00
Stop Payment of Bill Pay (per request)	\$30.00
Deleting / Changing of Bill Payment	Free

Fees subject to change with 30 days notice to existing members.

* Surcharge free transactions at Nassau Financial owned ATMs, ATMs in the CO-OP Network, ATMs in the Alliance One Network, Allpoint Network, and at King Kullen’s Long Island stores and most 7-Eleven stores. Point-of-sale transactions are free. At foreign ATMs, first 5 ATM withdrawals and first 5 transfers each month are free. After 5, a \$1 per transaction Nassau Financial fee is charged. All withdrawals and transfers at Nassau Financial owned ATMs are free. Foreign institutions may also impose a surcharge.

** Annual fee is waived for the first year and will be waived in subsequent years if the member uses the card at least once annually.

*** Elite Account consists of having either a Checking Account with Direct Deposit (\$250 +) or an active Debit Card with 8 Transactions OR having a Loan Balance of \$5,000 or more.

Personal Banking Fees as of April 1, 2024.



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