



Personal and Business Accounts
 New York Schedule of Fees – Effective 04/03/2019

<u>Other Account Fees</u>	
Account closed (within 180 days)	\$25
Automatic Redeposit Check (Business Accounts Only)	\$2.50 per item
Deposited check/item returned unpaid	\$10
Returned statement undeliverable	\$5 per month
Stop payment request	\$30

<u>Standard Overdraft Fees</u>		
Overdraft NSF Fees for personal checking accounts	A maximum of 5 fees per account will be charged on any business day.	\$34 per item
Returned Item NSF Fees for personal checking accounts	A maximum of 5 fees per account will be charged on any business day.	\$34 per item
Overdraft NSF Fees for personal savings and money market accounts	A maximum of 5 fees per account will be charged on any business day.	\$10 per item
Returned Item NSF Fees for personal savings and money market accounts	A maximum of 5 fees per account will be charged on any business day.	\$10 per item
Overdraft NSF and Uncollected/Unavailable Fees for business checking accounts	There is no limit to the number of fees that can be charged on any business day.	\$34 per item
Returned Item NSF Fees for business checking accounts	There is no limit to the number of fees that can be charged on any business day.	\$34 per item
Overdraft NSF and Uncollected/Unavailable Fees for business money market accounts	There is no limit to the number of fees that can be charged on any business day.	\$10 per item
Returned Item NSF Fees for business money market accounts	There is no limit to the number of fees that can be charged on any business day.	\$10 per item
Extended Overdraft Fee	After a 7 business day grace period, a daily fee of \$5 will be assessed for each business day your account is consecutively overdrawn, up to a maximum of 15 business days, not to exceed \$75.	\$5 per day (\$75 max)
Overdraft Fee when account is overdrawn by \$5.00 or less	No fee will be charged at the end of the business day when your account is overdrawn by \$5.00 or less.	\$0



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<u>Overdraft Protection Fees</u>		
Overdraft Line of Credit	The fee for each advance from your Overdraft Line of Credit account.	\$5 – personal accounts \$10 – business accounts
Overdraft Protection	The fee for each transfer from your linked checking, savings or money market account. Transfers made from your savings account or money market account will count toward the 6 transactions permitted under Regulation D.	\$5 – personal accounts \$10 – business accounts
<u>Overdraft Coverage Fees for Debit/ATM Cardholders</u>		
For accounts that have NOT “opted-in” to have overdraft coverage for everyday debit card purchases and ATM transactions.	These transactions will be declined and no fee will be charged. Excludes automatic bill payments and/or recurring debit card transactions, where standard overdraft fees apply.	\$0
For accounts that have “opted-in” to have Overdraft coverage for everyday debit card purchases and ATM transactions.	Standard overdraft fees will apply. A maximum of 5 overdraft and returned item NSF fees will be charged on any business day. No overdraft NSF fees will be charged if at the end of the business day your account is overdrawn by \$5 or less after all the transactions have been posted.	\$34 per item

<u>Collection Services</u>	
Collection of foreign items	\$50
Incoming or outgoing domestic collections, collection of insurance claims with car titles, money orders, NSF fees, and wire transfers	\$35
Collection of matured or called bonds	\$45
<u>ATM Service Fees</u>	
ATM Withdrawal at a non-Popular ATM	\$2*
Balance Inquiry at a non-Popular ATM	\$2*
*This fee is waived for withdrawals or balance inquiries made using a Popular Mastercard® Debit Card or at ATMs belonging to the Allpoint® network of ATMs	



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<u>Other Products and Services</u>	
Account research/reconciliation	\$35/hour; \$20 minimum.
ATM/debit card replacement fee	\$5
Cashier's check/official bank check	\$10
Check printing	Varies by style & quantity
Compliance with legal process (garnishment, levy, citation)	\$100
Consulate/Immigration letter	\$35
Copies (checks, statements, money orders, other bank records)	\$5 if under 60 days \$10 if over 60 days
Counter (temporary) checks	\$5 (minimum 10)
Coupon redemption - bond	\$10/envelope + collection charges
Gift checks	\$2.50 per check
Incoming wire transfer (domestic and international)	\$15
Lost passbook	\$10
Money order	\$5
Night deposit	\$3.50/bag
Notary public	\$2
Outgoing domestic wire transfer	\$30
Outgoing international wire transfer	\$40
Purchase of bundled currency	\$0.50/strap
Purchase of rolled coins	\$0.08/roll, customer \$0.30/roll, non-customer
Safe deposit box annual rental 2" x 5"	\$45
Safe deposit box annual rental 5" x 5"	\$85
Safe deposit box annual rental 3" x 10"	\$100
Safe deposit box annual rental (other sizes)	Varies by size
Safe deposit box drilling fee	\$125
Safe deposit box lost key	\$15
Safe deposit box rental delinquent fee	\$8
Special statement handling (duplicate, cut-off or interim statement, transaction printout, hold statement, return statement – mail notification)	\$5
Transfer-out/Direct Rollover Fee for Retirement Accounts	\$30
Traveler's checks with single endorsement	2.00%
Traveler's checks for two	3.00%