



Account Service Charge Disclosure

Minimum Balance Service Charges

(Based on any day during the month unless otherwise noted)

Personal Accounts:

Checking

	Monthly Fee
Premier MMA (average available balance less than \$2,500.00)	\$15.00
NOW Account (average daily balance less than \$2,500.00)	\$15.00
Personal Checking (average available balance less than \$1,500.00)	\$12.00

Savings

Personal Statement/Passbook Savings (average available balance less than \$500.00)	\$5.00
UTMA Savings (average available balance less than \$100.00)	\$5.00

NO Minimum Balance Accounts

Minor Passbook Savings	No Fee
Minor Statement Savings	No Fee
Select Advantage Banking (50+ Customers)	No Fee
Basic Banking	\$3.00
Green Checking (Fee waived when enrolled in eStatements)	\$12.00

Non-Personal Accounts:

Checking

Minimum Average Daily Balance for up to 250 Items per month:	
\$0.00 – \$10,000.00	\$12.00
\$10,000.01 and Above	No Fee
Minimum Average Daily Balance for over 250 Items per month:	
\$0.00 – \$20,000.00	\$25.00
\$20,000.01 and Above	No Fee
Now Non-Personal (avg. avail. balance less than \$2,500.00)	\$15.00
Now Public (avg. avail. balance less than \$2,500.00)	No Fee
Premier MMA (avg. avail. balance less than \$2,500.00)	\$15.00
Premier MMA Public (avg avail balance less than \$2,500.00)	\$15.00
Non-Personal Stmt Savings (avg. avail. balance less than \$500.00)	\$5.00
Landlord/Tenant (avg avail balance less than \$500.00)	\$5.00

ATM/Debit Card Transactions

Non-Dime Terminal Transactions – Per withdrawal	\$1.50*
Replacement Card Fee	\$5.00
Overnight Delivery new/replacement Debit Card	\$25.00

*When you use an ATM not owned by us, you may be charged a fee for each withdrawal, transfer and inquiry by the ATM operator.

Checks

Overdraft Fees: Check/ACH Non-Sufficient(NSF) or Uncollected (UCF) Funds Paid or Returned	\$35.00
Returned Item Charge (Deposited/Cashed Checks)	\$10.00
Daily Deficit Balance Fee (after 2 nd business day)	16% Per annum
Counter Checks – per check	\$1.00
Deposit Correction (per deposit)	\$5.00
Multiple Signature Requirement Fee (per Month)	\$10.00
Stop Payment	\$30.00
Stop Payment placed via Online Banking	\$15.00
Letter of Protest	\$75.00

Bridge Online Banking

Bridge Teller* Fone Banking 537-FONE (3663)

FREE

Cashier's Check	\$10.00
Money Order (valid up to \$1,000.00 each)	\$5.00
Check Orders	Varies

CDs

CD Interest Check	\$5.00
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Collections

Incoming/Outgoing	\$40.00
Deposit Checks (Foreign)	\$25.00
Foreign Currency Orders	\$25.00

Miscellaneous Fees

Gift Card	\$4.00
Inactivity Monthly Fee (DDA inactive after 12 months)	\$10.00
IRA Transfer Fee (plus cost of instrument)	\$50.00
Legal Consular/Other Letter	\$15.00
Lost Passbook Fee	\$10.00
Medallion Signature Guarantee	\$25.00
Photocopies and Faxes (per page)	\$1.00
Printed Copy of Statement (no images)	\$5.00
Reprint image cleared within 10 years (per item)	\$1.00
Research Fee (per hour)	\$50.00
Securities Purchase Fee	\$75.00
Service Legal Papers By Third Party	\$150.00
Surety Bond – Based on Insurer's Rate & Face Amount of Instrument	

Return Mail

Per Month – (maximum charge 3 months)	\$15.00
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Safe Deposit

Safe Deposit Box Annual Rental – Fee Varies Depending on Box Size

Late Fee	\$10.00
Lost Key Fee	\$30.00
Break-In Fee	\$200.00

Wires

Domestic Outgoing	\$30.00
Domestic Incoming	\$15.00
Foreign Outgoing	\$40.00
Foreign Incoming	\$15.00