



# Business Fee Schedule

(effective 11-01-10)  
[www.baltcosavings.com](http://www.baltcosavings.com)

## ATM AND VISA/DEBIT

Customer transactions at BCSB ATM's.....	FREE
Money Pass Surcharge .....	FREE
Foreign balance inquiry .....	\$ 0.50 each
Foreign withdrawal.....	\$ 1.00 each
Point of sale .....	FREE
Replacement Card/PIN .....	\$ 5.00 per card

*Other financial institutions may charge a surcharge for the ATM transaction*

## BUSINESS ONLINE BANKING AND BILL PAY

Basic Online Banking (includes 3 accounts) .....	FREE
• Additional accounts .....	\$ 3.00 per account
Bill Pay (Up to 20 payments per cycle).....	FREE
• Additional payments.....	\$ 0.60 per payment
Direct Teller .....	FREE
E Statements .....	FREE
Secure Messaging.....	FREE
Stop Payment .....	\$ 30.00 per item
Token.....	\$ 35.00 each

## Cash Management Packages:

One-time Set-up Fee .....	\$ 50.00
1. Premium Online Banking (includes 5 accounts) .....	\$ 25.00 per month
• ACH Express Invoicing .....	\$ 0.75 per item
• Additional Accounts.....	\$ 3.00 per account
• Domestic Outgoing Wires .....	\$ 15.00 per wire
• Federal and State Tax Payment .....	\$ 2.00 per item
• Bill Pay .....	Unlimited
• Payroll .....	\$ 0.75 per item
• Stop Payments.....	\$ 30.00 per item
• Token (required) .....	\$ 25.00 each
2. Payroll.....	\$ 8.00 per month
• Federal and State Tax Payments.....	\$ 2.00 per item
• Payroll .....	\$ 0.75 per item
3. Positive Pay .....	\$ 40.00 per month
• Items Uploaded .....	\$ 0.07 per item
• Exception Item .....	\$ 0.25 per item
4. Domestic Wires.....	\$ 6.00 per month
• Outgoing.....	\$ 15.00 per wire

## DOCUMENT COPIES

Copy of Bank Check.....	\$ 5.00 per check
Copy of Cancelled Check .....	\$ 5.00 per check
Interim Statement .....	\$ 5.00 per statement
Copy of Statement.....	\$ 5.00 per statement

## SERVICE AND RESEARCH

Account Reconciliation .....	\$ 10.00 per hour
Research .....	\$ 35.00 per hour
Research – Storage Retrieval.....	\$ 75.00 per
Processing Garnishment/Levy/Subpoena .....	\$100.00 + costs
Medallion Stamp Guarantee .....	\$ 10.00 each

## SAFE DEPOSIT BOXES

Safe Deposit Box (where available) .....	Annual fees start at \$20.00
Lost Key.....	\$ 15.00
Box Drilling (Customer will also pay drilling contractor's fee) .....	\$ 25.00
Late Fee.....	\$ 10.00

## MONEY ORDERS, CHECKS AND WIRES

Official Check from account.....	\$ 10.00 per check
Check Cashing – Third Party.....	\$ 5.00 per check
Collection of Foreign Check.....	\$ 20.00 per item + costs
Money Orders.....	\$ 2.00 each
Wires – Incoming Domestic.....	\$ 15.00 per wire
Wires – Outgoing Domestic.....	\$ 25.00 per wire
Wires – Incoming International.....	\$ 25.00 per wire
Wires – Outgoing International.....	\$ 50.00 per wire

## OVERDRAFT AND RETURNED ITEM CHARGES

Insufficient/Uncollected Funds.....	\$ 30.00 per item
Returned Deposit Item.....	\$ 10.00 per check

*(Conditions when an overdraft or NSF fee may be imposed include overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means)*

## MISCELLANEOUS ACCOUNT FEES

Inactivity Fee (accounts with \$25.00 or less, no activity for 6 months) .....	\$ 5.00 per month
Business Savings Accounts (if balance below \$1,000) .....	\$ 10.00 per month
Check Ordering.....	Varies on style
Escheatment Processing Fee: Balance of \$50.00 or less .....	\$ 30.00 at escheatment
Escheatment Processing Fee: Balance over \$50.00.....	\$ 60.00 at escheatment
Early Account Closing (within 6 months) .....	\$ 25.00
HSA Maintenance (if balance below \$250) .....	\$ 2.00 monthly
IOLTA Administrative Fee.....	\$ 5.00 per cycle
Money Market/Savings Excess Transaction Fee.....	\$ 15.00 per cycle
Night Depository Bag.....	\$ 25.00 (one bag/one key)
Night Depository Replacement Key.....	\$ 5.00 per key
Returned Mail Fee .....	\$ 5.00 per statement
Stop Payment Fee.....	\$ 30.00 per request
Sweep Transactions .....	\$ 5.00 per sweep
Telephone Transfer (Internal).....	\$ 5.00 per transfer