



Retail Fee Schedule

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ATM AND VISA/DEBIT

Customer transactions at BCSB ATM's	No BCSB Service Fee
Money Pass Surcharge.....	No BCSB Service Fee
Foreign balance inquiry.....	\$ 0.50 each
Foreign withdrawal.....	\$ 1.00 each
Point of sale	No BCSB Service Fee
Replacement Card/PIN.....	\$ 5.00 per card

Other financial institutions may charge a surcharge for the ATM transaction

ONLINE BANKING AND BILL PAY

E Statements	No BCSB Service Fee
Direct Teller.....	No BCSB Service Fee
Bill Pay.....	No BCSB Service Fee

DOCUMENT COPIES

Copy of Bank Check	\$ 5.00 per check (2 cks per mo no BCSB service fee)
Copy of Cancelled Check	\$ 5.00 per check (2 cks per mo no BCSB service fee)
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 <i>(where available)</i>	Annual fees start at \$30.00
Lost Key	\$ 15.00
Box Drilling.....	\$ 25.00
<i>(Customer will also pay drilling contractor's fee)</i>	
Late Fee.....	\$ 10.00

MONEY ORDERS, CHECKS AND WIRES

Official Check from account.....	\$ 10.00 per check
Check Cashing – Non-BCSB accountholder	\$ 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.....	\$ 5.00 per month
<i>(accounts with \$25.00 or less, no activity for 6 months)</i>	
Savings Accounts (if balance falls below \$250)	\$ 5.00 per month
Check Ordering.....	Varies on style
Escheatment Processing Fee: Balance less than \$50.00.....	\$ 30.00 at escheatment
Escheatment Processing Fee: Balance more than \$50.00.....	\$ 60.00 at escheatment
Early Account Closing (within 6 months)	\$ 25.00
HSA Maintenance	\$ 2.00 monthly
<i>(if balance below \$250)</i>	
IOLTA Administrative fee.....	\$ 5.00 per cycle
Lost Passbook Replacement	\$ 10.00 per account
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