

**Ballston Spa National Bank
Schedule of Fees and Charges
Effective February 1, 2016**

Category	Description	Fee
ATM/ Debit Card Fees	Replacement Debit Card	\$10.00 per card
	PIN Replacement	\$5.00
	Expedite Card Replacement Order – 2 business day delivery	\$5.00 plus \$20.00 Fed Ex
	Emergency Card Replacement Order – next day delivery if ordered before noon	\$50.00 plus \$20.00 Fed Ex
	Non-Customer Transaction at BSNB ATM	\$3.25
	Transaction at non-BSNB affiliated ATM	\$1.25 (Free with Premier account)
	POS Fee - Transaction using signature	Free
	POS Fee - Transaction using PIN	\$0.50 (Free with Premier account)
Wire Transfers	Incoming - Domestic	\$15.00
	Outgoing - Domestic	\$20.00, \$15.00 through Cash Management
	Incoming - Foreign	\$15.00
	Outgoing - Foreign	\$40.00
Online Bill Pay	Bill Pay Monthly Fee	No monthly fee - Premier Checking, GoChecking, Free Direct Checking and Senior Checking \$4.95 - Basic Checking, Business Checking
	Bill Pay Transaction Fee	Premier Checking, GoChecking, Free Direct Checking and Senior Checking - \$0.75 per transaction if more than 20 transactions per statement cycle Basic Checking - No cost per transaction Business Checking - \$0.50 per transaction if more than 10 transactions per statement cycle
Gift/Travel Cards	Gift Card Fee (not reloadable)	\$3.50
	Travel Card Fee	\$8.00
	Travel Card Reloading Fee	\$2.95
Checks	Official Bank Check Fee	\$6.00
	Certified Check Fee	\$15.00
	Copying Charges per Check	\$2.00
	Foreign Check Collection Fee	\$40.00
	Canadian Check Collection Fee	\$25.00
	Over the Counter Check Fee	\$1.00
	Protested Check Fee	\$20.00 plus cost of notices/mailing
	Stop Payment Fee (expires after 180 days)	\$25.00

Category	Description	Fee
Returned Items	Overdraft/NSF Fee	\$30.00
	Uncollected Funds Fee	\$30.00
	Returned Mail Fee	\$2.00 after second occurrence
	Chargeback/Reprocess Fee	\$15.00
	Sustained Overdraft Fee	\$10.00 every 5 consecutive business days
Dormant Accounts	Inactive Account Fee	\$5.00 per month for checking/\$5.00 per quarter for savings after 2 years of inactivity
	Escheat Processing Fee	\$35.00
Safe Deposit Boxes	Rental – paid through auto deduct	Varies by size
	Late Payment Fee	\$5.00
	Key Replacement Fee	\$15.00
	Drilling Fee	\$175.00 minimum
Miscellaneous	IRA Transfer Fee	\$35 (from BSNB)
	Research Fee/Account Reconciliation Fee	\$20/hour (\$10 minimum)
	Duplicate Statement Request – fee for prior months/years	\$5.00 per statement
	Legal Process Handling, Tax Levy/Garnishment	\$100.00
	Expedited External ACH Fee for Loan Payment	\$10.00
	External Transfer Fee - from BSNB to another financial institution	\$1.25 per transfer through Online Banking
	Excessive Withdrawal Fee – Pursuant to Regulation D	\$5.00 per transaction in excess of 6 withdrawals per statement cycle
	Instant Money Line Advance Fee	\$5.00 per advance
	Overdraft Protection Transfer Fee from Savings	\$5.00 per transfer
	Early Account Closure Fee – within 180 days of opening, Holiday Clubs if closed prior to maturity	\$20.00
	Credit Card Cash Advance Fee	\$1.00
	Night Deposit Secure Bag Purchase (locking)	\$35.00 for lost and/or replacement bags
	Night Deposit Unsecure Bag Purchase	\$5.00
	Night Deposit Vault Key	\$5.00



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