

Ballston Spa National Bank

Schedule of Fees and Charges

Effective October 25th, 2024



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 FedEx
Emergency Card Replacement Order: next day delivery if ordered before noon	\$50.00 plus \$20.00 FedEx
Non-Customer Transaction at BSNB ATM	\$3.25
Transaction at non-BSNB affiliated ATM	\$1.50*
POS Fee - Transaction using signature	Free
POS Fee - Transaction using PIN	\$0.50*

WIRE TRANSFERS

Incoming - Domestic	\$15.00
Outgoing - Domestic	\$25.00 \$15.00 through Cash Management
Incoming - Foreign	\$15.00
Outgoing - Foreign	\$45.00

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	\$10.00
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 mailing
Stop Payment Fee (expires after 180 days)	\$30.00

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

RETURNED ITEMS

Overdraft/NSF Fee ¹	\$35.00
Uncollected Funds Fee	\$35.00
Returned Mail Fee	\$5.00
Chargeback/Reprocess Fee	\$15.00
Sustained Overdraft Fee	\$10.00 every 5 consecutive business days

¹NSF fees may be charged for each presentment of an item that is not paid.

DORMANT ACCOUNTS

Inactive Account Fee - Checking	\$5.00 per month after 12 months of inactivity
Inactive Account Fee - Savings	\$15.00 per quarter after 24 months of inactivity
Escheat Processing Fee	\$35.00

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	\$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

*Fee does not apply to all accounts. See individual account disclosure for more information.