

It is important to understand how your bank account works. Here is a guide to fees that may impact your account at Solvay Bank.

## ACCOUNT SERVICES

Early Closure.....	\$25.00
If you close your savings or checking account within 6 months of the opening date, a fee will apply.	
IRA Transfer.....	\$25.00
A fee to transfer an IRA account to another financial institution.	
Inactive Account - Checking Account Only.....	\$5.00 per month
An account is considered inactive if there has been no customer-initiated activity such as deposits or withdrawals for a period of 12 months. Credit / debit memos, service charges, and interest postings are not considered customer-initiated activity.	
Loan / Deposit Verification.....	\$10.00
A Verification is a formal document prepared by the Bank to verify account balances.	
Paper Statement.....	\$2.00
There is no fee for eStatement.	

## ATM ACCESS

Accessing accounts at a Solvay Bank ATM.....	Free
Accessing accounts at a non-Solvay Bank ATM.....	\$2.00

## MISCELLANEOUS SERVICES (PER ITEM)

Cashier's Check.....	\$5.00
Check Cashing for non-customers.....	\$5.00
Check Protest.....	\$20.00
Counter Check.....	\$0.50
Money Order.....	\$3.00
Returned Deposited Item.....	\$10.00
Coin Counting / Bag.....	\$5.00
Legal Restraint.....	\$100.00
Night Deposit Bag.....	\$20.00
Photocopy.....	\$0.50
Research per hour (min. \$5.00).....	\$20.00
Stop Payment.....	\$35.00

## COLLECTION

Incoming.....	\$5.00
Outgoing.....	\$10.00
Collection of Foreign Check.....	\$25.00

## DEBIT CARDS

Foreign Transaction.....	2.00% of transaction
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Lost Card Replacement, standard.....	\$10.00
Lost Card Replacement, rush.....	\$30.00

A fee is applied when a transaction occurs in a currency other than U.S. dollars.

## NON-SUFFICIENT FUNDS

Non-Sufficient Fund (NSF) Returned Fee.....	\$35.00/item
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A Non-Sufficient Fund (NSF) Returned Fee is applied to each item returned because there are not enough funds available in the account to pay the item. If any account is overdrawn \$35.00 or less, we do not assess a fee. Maximum daily overdraft and NSF fees will not exceed \$140.00.

Non Sufficient Fund (NSF) Paid Fee.....	\$35.00/item
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A Non-Sufficient Fund (NSF) Paid Fee is applied to each item paid because there are not enough funds available in the account to pay the item. If any account is overdrawn \$35.00 or less, we do not assess a fee. Maximum daily overdraft and NSF fees will not exceed \$140.00.

## SAFE DEPOSIT BOXES

Drilling Safe Deposit Box.....	\$150.00
Duplicate Safe Deposit Key.....	\$15.00
Safe Deposit Box , 3" x 5".....	\$35.00
Safe Deposit Box , 5" x 5".....	\$55.00
Safe Deposit Box , 3" x 10".....	\$65.00
Safe Deposit Box , 5" x 10".....	\$80.00
Safe Deposit Box , 10" x 10".....	\$125.00

## WIRE TRANSFERS

Incoming, Domestic.....	\$15.00
Incoming, Foreign.....	\$20.00
Outgoing, Domestic.....	\$25.00
Outgoing, Foreign.....	\$50.00

