



Fee Schedule

Effective June 1, 2022

Account Reconciliation Per hour	\$23.00	Money Order (Customer Only)	\$5.00	Miscellaneous Fees Check Protest \$28.00 Document Printing \$5.00 Checks/Statements Duplicate Lien Release \$23.00 Duplicate Loan Payoff Letter \$17.00 Loan Coupon Book Replacement \$6.00 Lost Passbook Replacement \$18.00 Non-Customer Check Cashing Convenience Fee \$5.00 Photocopy of Document \$2.00 Telephone Transfer \$6.00 Unsigned Drafts over \$10,000 \$5.00
ACH Loan Payment	\$16.00	Monthly Account Fees** Basic Checking \$3.00 Money Market \$20.00 Priority Classic Checking \$9.00 Priority Direct Checking \$9.00 Priority Elite Checking \$25.00 Priority Savings \$4.00 RB Access Checking \$5.00		
Bank Checks	\$8.00	Non-Sufficient Funds (NSF) Per item returned	\$35.00	Additional Business Banking Fees That May Apply ACH Programming Assistance Per hour \$21.00 Monthly Account Fees** Small Business Checking \$10.00 Community Checking \$10.00 Business Savings \$4.00 Business Money Market \$20.00 Small Business Checking with Remote Deposit Capture+ \$50.00 Community Checking with Remote Deposit Capture+ \$50.00 Estate Checking \$10.00 Monthly ZBA Account Fees Master \$25.00 Secondary \$10.00 Per Transfer \$0.15
Bill Pay – Special Request Expedited Payment ACH \$10.00 Expedited Payment Check \$30.00		Overdraft (OD) Per Item Fee	\$35.00	
Collection of Drafts/Checks Domestic \$18.00 Foreign Items \$54.00		Consumer Only Maximum of 3 occurrences per day. We will not charge an overdraft fee if your balance at the end of the business day is overdrawn by \$25.00 or less.		Overdraft (OD) Per Item Fee \$35.00 Business Only: Occurrences per day – no maximum. We will not charge an overdraft fee if your balance at the end of the business day is overdrawn by \$25.00 or less.
Counter Checks – Qty of 4	\$1.00	Returned Item Fees Deposited Check/Chargeback \$10.00 Loan Payment Check* \$20.00		
Debit Card - Mastercard® Foreign ATM Balance Inquiry \$2.25 Cash Withdrawal \$2.25 Funds Transfer \$2.25 PIN Replacement \$3.00 Expedited Delivery \$133.00 Card Replacement \$8.00		Research – Per hour	\$30.00	Positive Pay – Per month \$25.00 Mastercard® Business Debit Card First 2 cards are Free Each additional card – Per month \$5.00 Replacement Card \$8.00 PIN Replacement \$3.00
International Transaction Fee 2% On transaction amount after conversion to US dollars		Returned Mail – Per month	\$10.00	
Deposit Correction	\$6.00	Safe Deposit Box Annual Fees*** 2" x 5" \$40.00 3" x 5" \$50.00 5" x 5" \$60.00 3" x 10" \$90.00 5" x 10" \$120.00 7" x 10" \$140.00 10" x 10" \$170.00 Drilling - Minimum \$130.00 Lost Key \$57.00		Overdraft (OD) Per Item Fee \$35.00 Mastercard® Business Debit Card First 2 cards are Free Each additional card – Per month \$5.00 Replacement Card \$8.00 PIN Replacement \$3.00
Dormant/Inactive Checking Account Per month after 24 months of inactivity	\$5.00	Statement Mailing Fee Checking accounts only	\$2.00	
Early Account Closing Within 180 days	\$39.00	Stop Payment	\$35.00	Also referred to as "Returned Check Charge," "Returned Items," "Return Item Charge," "Returned Payment Fee" or "Dishonored Item Fee" **Based on the account balance requirements per product type as stated in your account opening disclosure. ***Not all box sizes available at all branch locations *Fee may be waived based on relationship balances(s)
Escheatment Processing	\$25.00	Stop Payment Cancellation	\$7.00	
Foreign Currency - \$300 Minimum purchase 2 Business Day Delivery \$15.00 Currency Exchange to USD \$57.00		Uncollected Funds Per item paid/returned	\$18.00	
IRA Transfer \$25.00 (unless transferring to Rhinebeck Asset Management)		Wire Transfers Incoming \$11.00 Incoming Verification \$6.00 Outgoing Domestic \$24.00 Outgoing Foreign \$34.00		
Legal Processing – Per hour Levy/Restraint etc. \$125.00				

For more information, call (845) 454-8555, Opt #3

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