



# Schedule of Fees and Charges

20 Wade Rd., Latham, NY  
518-783-2211  
631 Bloomingrove Dr., N.Greenbush  
518-283-2211

The following fees and charges are provided as a disclosure to the costs pertaining to the following services:

## Electronic Services

Account Alerts	Free
Call 24 Banking	Free
eStatements	Free
Mobile Banking	Free
Mobile Check Deposit	Free
Online Banking	Free
Online Bill Pay	Free
Online or Mobile Transfers	Free

## Card Services

ACH or Debit Card Loan Payment by Phone	\$10.00
Allpoint/CO-OP/NYCE/SUM Network ATM Transactions	Surcharge Free
Debit Card Replacement Fee	\$10.00
Debit Card Replacement Fee ( 2 - 3 business days)	\$65.00
Debit Card Replacement Fee (3 - 5 business days)	\$30.00
Excess ATM Withdrawals	\$ 1.00
<i>(Community Checking: 4 free Community Dividend Checking: 8 free)</i>	
Foreign Currency Conversion Fee (Debit Card)	1% of purchase
Stop Payment of a Debit Card Transaction	\$30.00
VISA Gift Cards (per card)	\$4.00

## Account Charges

Account Balancing Assistance Fee (per hour- 1st hour free)	\$20.00
Account Research Fee (per hour if over 6 years)	\$20.00
Check Copy Fee	\$ 4.00
Foreign/Canadian Item Processing	Market Rate
Inactive Account Fee after one year of no activity	\$10.00
<i>(per month if combined balances are less than \$100 and no other services)</i>	
IRA Direct Transfer (Outgoing only)	\$20.00
Membership Closure Fee (within 6 months)	\$25.00
Protest Fee (per draft)	\$20.00
Returned Check/ACH Debit	\$30.00
Returned Check for a Deposit	\$10.00
Returned Loan Payment	\$30.00
Returned Mail Fee	\$ 5.00
Statement Copy Fee (per statement)	\$ 5.00
Statement Copy Fee (per statement - over 6 years)	\$20.00
Stop Payment Fee (SD or Official Check - per draft or range)	\$25.00
Wire Transfer - Outgoing Domestic	\$25.00
Wire Transfer - Outgoing International	\$50.00

## General Fees and Charges

Certified Credit Union Official Check	\$10.00
Check Cashing Fee	\$ 5.00
<i>(if no other services or less than \$500 in all accounts combined)</i>	
Credit Union Official Check (3rd Party Withdrawal)	\$ 5.00
Counter Checks (per sheet)	\$ 2.00
Escheat Notice	\$100.00
Notary Public Service	Free
Overnight Mail	USPS Rate
Restraining Notice	\$100.00
Supoena	\$100.00
Tax Levy	\$100.00

## Overdraft Fees

Automatic Overdraft from Shares (per each qualifying transfer)	\$ 5.00
Courtesy Pay	\$30.00

## Minimum Balance

Community Dividend Checking	\$10.00
<i>(if avg. daily balance falls below \$1,000)</i>	

All fees and charges are subject to updating and revision upon proper notice.



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Fees effective as of: 5/15/18