

Business Banking Schedule of Fees

ATM and ATM Card Fees	Fee
ATM Inquiry	Free
Withdrawals (first five free each month)	\$1.00
Transfers (first five free each month)	\$1.00
Deposits at Our ATMs	Free
Point of Sale Transactions	Free
PIN Based Debit Purchases of \$5.00 or more Paid via Overdraft Privilege (per item)	Up to \$30.00
Denied Transaction	\$1.00
Replacement Card (replace lost or stolen card)	\$10.00

Checking Account Fees (All Checking Accounts)	Fee
Check Reorders	See Catalog
Overdraft Fee (per item)	\$30.00
Returned Item Fee (per item)	\$30.00
Stop Payment Order (per item)	\$30.00
Photocopy of Paid Check (per item)	\$7.50
Certification of Member Check (Share Draft)	\$5.00
Overdraft Protection Transfer (per item)	\$5.00
Reconciliation Service / Research (per hour, 1 hour minimum, 1/2 hour increment)	\$20.00
Temporary Checks (12)	\$3.00
Rolled Coin (per roll purchased)	\$0.10
Strapped Bills (per strap purchased)	\$0.20
Transaction Fees	Up to 300 items free (\$0.25 thereafter)
Maintenance Fees (Premier Business Checking only) (waived for balances over \$2500)	\$10.00

History/Balance of Account	Fee
Inquiry (other than Call-24 or Online Banking)	\$2.00

ACH Fees	Fee
Pre-Authorized Transfers Returned Unpaid (per item)	\$30.00
Pre-Authorized Transfers Paid via Overdraft Privilege (per item)	\$30.00
Overdraft Protection Transfer (per item)	\$5.00
Stop Payment of a Pre-Authorized Transfer (per item)	\$30.00

Copies of Statements (per statement)	Fee
First Page	\$3.00
Additional Pages (each)	\$1.00

Money Market Fees	Fee
Checks Paid in Excess of six (6) Per Month (per item)	\$10.00
Check Reorders	Free
Check Returned Unpaid (per item)	\$30.00
Stop Payment Order (per item)	\$30.00
Monthly Service Fee (if average daily balance falls below \$2,500.00)	\$7.50

Miscellaneous Services	Fee
Information Subpoenas and Restraining Notices	\$50.00
Money Orders (per item)	\$3.00
Membership Card Replacement (lost or stolen)	\$5.00
Returned Deposit or Payment Items - each	\$25.00
Third Party Teller Check	\$3.00
Undeliverable Statement of Account/Mail	\$2.00
Photocopy of Official Check or Teller Check	\$7.50
Stop Payment Order on Teller Check	\$30.00
Notary Public Services	Free
Signature Guarantee	\$10.00
Overnight Delivery	\$15.00
Dormant Account Fee (quarterly)	\$6.00
Visa Gift Cards (each)	\$3.50
Abandoned Property Closeout	\$25.00

Wire Transfers	Fee
Wire - Incoming (Domestic and International)	\$10.00
Wire - Outgoing (Domestic)	\$20.00
Wire - Outgoing (International)	\$45.00

Visa® Platinum Credit Cards	Fee
Balance Transfer Fee / Cash Advance Fee	None
Late Payment Fee (after 5 days)	\$25.00
Replacement Card	\$10.00
Photocopy of Sales Drafts (each)	\$5.00
Return Payment Items (each)	\$25.00
Plastic Card Handling Fee	\$20.00
Plastic Card Not Returned When Requested by Credit Union	\$25.00

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Online Banking and Bill Pay	Fee
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Online Banking with Quicken® Express Web Connect	Free
Online Banking & Bill Pay	Free
Next Business Day Rush Check Payment	\$19.95
Second-Day Rush Check Payment	\$14.95
Second-Day Electronic Delivery	\$4.95
Bill Pay Paid via Overdraft Privilege (per item)	\$30.00
Stop Payment of Bill Pay (per request)	\$30.00
Deleting / Changing of Bill Payment	Free

Visa® Check Card (Debit)	Fee
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Annual Inactivity Fee	\$15.00**
Signature and PIN Based Debit Purchases of \$5.00 or More Paid via Overdraft Privilege (per item):	Up to \$30.00

Overdraft Debit Card Amount	Fee
\$ 0.01 to \$ 4.99	\$ 0.00
\$ 5.00 to \$ 9.99	\$ 5.00
\$10.00 to \$14.99	\$10.00
\$15.00 to \$19.99	\$15.00
\$20.00 to \$24.99	\$20.00
\$25.00 to \$29.99	\$25.00
\$30.00 or more	\$30.00

Overdraft Protection Transfer (per item)	\$5.00
Copy of Sales Draft	\$5.00
Replacement Card	\$10.00
Debit Card Reactivation Fee	\$10.00
Plastic Card Not Returned When Requested by Credit Union	\$25.00
Plastic Card Handling Fee	\$40.00

Loan Late Payment Fees

5% (of payment due) or min. \$10.00, max \$50.00 for:

- Business Loans (after 15 days)
- Business Line of Credit (after 15 days)
- Business Overdraft Line (after 15 days)

Fees subject to change with 30 days notice to existing members.

* Surcharge free transactions at Nassau Financial owned ATMs, ATMs in the CO-OP Network, ATMs in the Alliance One Network, and at King Kullen's Long Island stores and most 7-Eleven stores. Point-of-sale transactions are free. At foreign ATMs, first 5 ATM withdrawals and first 5 transfers each month are free. After 5, a \$1 per transaction Nassau Financial fee is charged. All withdrawals and transfers at Nassau Financial owned ATMs are free. Foreign institutions may also impose a surcharge.

** Annual fee is waived for the first year and will be waived in subsequent years if the member uses the card at least once annually.

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Business Banking Fees as of February 11, 2019.



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