

# Schedule of Fees

ATM and ATM Card Fees*	Fee
Balance Inquiries	\$1.00
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)	\$5.00

Checking Account Fees (All Checking Accounts)	Fee
Check Reorders	See Catalog
Check Paid via Overdraft Privilege (per item)	\$30.00
Check Returned Unpaid (per item)	\$30.00
Stop Payment Order (per item)	\$25.00
Photocopy of Paid Check (per item)	\$7.50
Certification of Member Check (Share Draft)	\$5.00
Overdraft Transfer from Shares (per item)	\$5.00
Reconciliation Service / Research (per hour, 1 hour minimum, 1/2 hour increment)	\$20.00
Starter Checks (12)	Free
Additional Starter or Temporary Checks (12)	\$3.00

Checking Plus Account Fees	Fee
Check Reorders for Members (with Direct Deposit)	Free
Account Inactivity Fee - charged only if less than \$750 balance in account during month and account inactive for last 3 months (Waived for organizational accounts)	\$5.00

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

Saver's Edge 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)	\$25.00
Monthly Service Fee (if average daily balance falls below \$2,500.00)	\$7.50

ACH Fees	Fee
Pre-Authorized Transfer Returned Unpaid (per item)	\$30.00
Pre-Authorized Transfers Paid via Overdraft Privilege (per item)	\$30.00
Overdraft Transfer from Shares (per item)	\$5.00
Stop Payment of a Pre-Authorized Transfer (per item)	\$25.00

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

Excessive Club Account Withdrawals	Fee
Holiday Club Withdrawal (each in excess of 1 per year)	\$5.00
Vacation Club Withdrawal (each in excess of 4 per year)	\$5.00

Miscellaneous Services	Fee
Information Subpoenas and Restraining Notices	\$50.00
Money Orders (per item)	\$1.50
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	\$25.00
Notary Public Services	Free
Signature Guarantee	\$10.00
Overnight Delivery	\$15.00
Regular Share Dormant or Inactive Account Fee (quarterly after 24 months, only on combined share balances less than \$1,000.00)	\$6.00
Visa Gift Cards (each)	\$3.50
Abandoned Property Closeout	\$25.00
Home Equity Line of Credit Check Paid Below Minimum Amount	Up to \$20.00

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516.742.4900

Visa® Platinum Credit Cards	Fee
Balance Transfer Fee / Cash Advance Fee	None
Late Payment Fee (after 5 days)	\$25.00
Replace Lost or Stolen Card	\$5.00
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

Visa® Check Card (Debit)	Fee
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
<b>Overdraft Debit Card Amount</b>	<b>Fee</b>
\$ 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 Transfer from Shares (per item)	\$5.00
Copy of Sales Draft	\$5.00
Replace Lost or Stolen Card	\$5.00
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: Vehicle Loans (after 15 days) Personal Loans (after 15 days) Home Equity Loans (after 15 days) Home Equity Lines of Credit (after 15 days)

Wire Transfers	Fee
Wire - Incoming (Domestic and International)	\$10.00
Wire - Outgoing (Domestic)	\$15.00
Wire - Outgoing (International)	\$45.00

Service Center/Branch Outlet Fees	Fee
Money Orders (each)	\$1.50
Teller Check Payable to Someone Other than Member	\$3.00
Statement Printout (Account History)	\$2.00
Credit Card Cash Advances	Free
ATM Withdrawal, Transfer, Balance Inquiry	Free
Photocopy of Teller Check	\$7.50
Stop Payment Order on Teller Check	\$25.00
Visa® Gift Card (each)	\$3.50

Online Banking and Bill Pay Fees		
Service Price	With eStatements	Without eStatements
Online Banking with Quicken® Express Web Connect	FREE	FREE
Online Banking (without Bill Payment)	FREE	FREE
Online Banking (with Bill Payment)	FREE†	\$1.95 per month† (Free for first 3 months)
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)		\$25.00
Deleting / Changing of Bill Payment		FREE

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.

† After first payee is added.

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**Fees as of November 1, 2017.**



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