

Fulfilling member needs with affordable financial services

Savings

OD (overdraft) protection transfer fee..... \$1

Checking

Copy of canceled check..... \$2

Returned checks – insufficient funds charge:

Transactions of \$10 or less..... \$10

Transactions of \$10.01 to \$20..... \$20

Transactions of \$20.01 and up..... \$28

Paid checks – insufficient funds charge:

Transactions of \$10 or less..... \$10

Transactions of \$10.01 to \$20..... \$20

Transactions of \$20.01 and up..... \$28

Stop payment on counter, personal, or teller check (official)..... \$10

Debit Cards

ATM balance inquiry fee..... \$0

ATM foreign transaction fee..... \$0/withdrawal

Stewart's Shops ATM surcharges¹..... \$1

POS/Debit Card insufficient funds charge..... \$28

ATM withdrawal – insufficient funds charge..... \$28

Replacement card..... \$5

Rush replacement card²..... \$25

Currency Conversion Fee Non U.S. Funds 1% of transaction

Broadview iPay

Bill pay NSF..... \$28

Bill pay stop payment..... \$20

Special

Account research/reconciliation (per hour)..... \$15

ACH credit returned payment fee..... \$28

ACH debit items – insufficient funds charge - External Withdrawal (Returned):

Transactions of \$10 or less..... \$10

Transactions of \$10.01 to \$20..... \$20

Transactions of \$20.01 and up..... \$28

ACH debit items – insufficient funds charge - External Withdrawal (Paid):

Transactions of \$10 or less..... \$10

Transactions of \$10.01 to \$20..... \$20

Transactions of \$20.01 and up..... \$28

ACH stop payment on electronic debit..... \$10

Escheatment..... \$25

Funds transfer³

Standard outbound..... \$3

Next day outbound..... \$4

Instant outbound..... \$5

IRA transfer fee..... \$15

Mastercard® Gift Cards⁴..... \$3.95

Money orders (maximum value \$1,000)..... \$2

Restraining notices/levies (legal)..... \$50

Rush replacement credit card²..... \$20

Safe deposit box annual fees

Patroon Creek, Wilton, Schenectady State St., Syracuse

Midler in sizes 5x5, 3x10, 5x10, and 10x10..... \$50-\$120

Union St. in sizes 3x5, 3x10, and 10x10..... \$35-\$120

Statement copy..... \$2

Wire transfers

(Domestic)

Outgoing..... \$22.50

Incoming..... \$0

(International)

Outgoing..... \$35

Incoming..... \$10

1. Broadview to reimburse the difference between the ATM surcharge fee and \$1.

2. Fee for delivery within United States. Fee for delivery outside of the United States will be the actual cost for expedited shipping.

3. Funds transfers are initiated by you, not a third party.

4. Other Mastercard fees may apply.

Fees are effective as of May 1, 2024

Please see your Member Benefits Guide for additional information about when fees may be charged and for all other Terms and Conditions governing your accounts.

For more information, please contact the Broadview Member Solutions Center at 800-727-3328.

All fees subject to change with appropriate notice.