

Fulfilling member needs with affordable financial services

Savings

OD (overdraft) protection transfer fee\$1

Checking

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

Returned checks¹ – 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 surcharges²..... \$1

Youth Accounts ATM Surcharge Refund³..... up to \$5 per day

POS/Debit Card insufficient funds charge \$28

ATM withdrawal – insufficient funds charge \$28

Replacement card \$5

Rush replacement card⁴..... \$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)¹:

 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 transfer⁵

 Standard outbound..... \$3

Next day outbound \$4

 Instant outbound \$5

IRA transfer fee \$15

Mastercard® Gift Cards⁶..... \$3.95

Restraining notices/levies (legal) \$50

Rush replacement credit card⁴..... \$20

Safe deposit box annual fees

 Patron 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. Items returned unpaid (e.g., checks, ACH, bill payments) that are re-presented again for payment will be charged additional insufficient funds fees if available funds in your account are still insufficient when re-presented.

2. Broadview to reimburse the difference between the ATM surcharge fee and \$1 within 2 business days.

3. Broadview to reimburse up to \$5 per day on ATM surcharge fees within 2 business days.

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

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

6. Other Mastercard fees may apply.

Fees are effective as of March 21, 2025

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.

