

**ATM/DEBIT CHECK CARD TRANSACTIONS**

Currency conversion fees will be assessed when ATM transactions take place in a foreign country or a POS is processed by a foreign company.

|   |         |
|---|---------|
| Non-Northfield ATM Withdrawal Fee*<br><i>(Per ATM withdrawal, transfer and inquiry)</i> | \$1.00  |
| Replacement of ATM or Debit Card  | \$10.00 |
| Expedited Card Request  | \$50.00 |

\*Does not include Network Fee or Foreign Bank Fees

**COLLECTIONS**

|                                   |         |
|-----------------------------------|---------|
| Coupons (per envelope)            | \$6.50  |
| Incoming/Outgoing                 | \$25.00 |
| Foreign Checks (minimum \$201.00) | \$35.00 |

**TELLER CHECKS/MONEY ORDERS**

|   |         |
|---|---------|
| Teller Checks                               | \$10.00 |
| Money Orders                                | \$5.00  |
| Stop Payment on Money Order or Teller Check | \$30.00 |

**LOST PASSBOOK**

|             |        |
|-------------|--------|
| Replacement | \$5.00 |
|-------------|--------|

**WIRE TRANSFER IN**

|                           |         |
|---------------------------|---------|
| Fee Wire Transfer         | \$15.00 |
| Fee Wire Transfer Foreign | \$20.00 |

**WIRE TRANSFER OUT**

|                           |         |
|---------------------------|---------|
| Fee Wire Transfer         | \$25.00 |
| Fee Wire Transfer Foreign | \$40.00 |

**IRA/KEOGH**

|                       |         |
|-----------------------|---------|
| Outgoing Transfer Fee | \$25.00 |
|-----------------------|---------|

**NOTARY PUBLIC**

|               |        |
|---------------|--------|
| Per item      | \$2.00 |
| In New Jersey | N/C    |

**COUNSEL IMMIGRATION LETTER**

|            |         |
|------------|---------|
| Per Letter | \$25.00 |
|------------|---------|

**CHECK PROCESSING FEES**

|  |           |
|--|-----------|
| Consumer Returned Item Fee:                                    |           |
| Non-Sufficient Funds (NSF)                                     | No Charge |
| Commercial Returned Item Fee:                                  |           |
| Non-Sufficient Funds (NSF)                                     | \$35.00   |
| Paid Item Fee: Overdraft/Uncollected                           | \$35.00   |
| Maximum Consumer Daily Overdraft/Uncollected Fees              | \$210.00  |
| <i>An Overdraft item may be created by Check or ACH draft.</i> |           |
| Overdraft Transfer Fee   | \$10.00   |
| Instant Statement at Teller Window                             | \$2.00    |
| Photocopy of Paid Check  | \$5.00    |
| Stop Payment Fee   | \$30.00   |
| Removal of Stop Payment  | \$15.00   |
| Returned Deposited Item  | \$15.00   |
| Check Order Billing  | Varies    |

**ELECTRONIC ACH PAYMENTS**

|                                |           |
|--------------------------------|-----------|
| Consumer Returned Fee          | No Charge |
| Commercial Returned Fee        | \$35.00   |
| Stop Payment                   | \$30.00   |
| Unauthorized ACH Debit Return  | \$7.50    |
| Same Day ACH (per transaction) | \$0.25    |

**ONLINE BANKING**

|  |         |
|--|---------|
| Photocopy of Check                               | \$10.00 |
| Stop Payment                                     | \$30.00 |
| External Account Transfers - Standard Processing | \$0.00  |
| External Account Transfers - Express Processing  | \$1.75  |

**FASTBANKING BY TELEPHONE**

|   |        |
|---|--------|
| NY Customers dial (718) 448-0394 and follow the prompts |        |
| NJ Customers dial (732) 499-8083 and follow the prompts |        |
| Statement faxed (each)                                  | \$2.50 |

**LEGAL FEES**

|  |          |
|--|----------|
| Legal Process on Account,<br>Restraining Notice, Levies, Garnishment | \$150.00 |
|--|----------|

**ACCOUNT RECONCILIATION/RECONSTRUCTION**

|                     |         |
|---------------------|---------|
| Copy of Statement   | \$5.00  |
| Research (per hour) | \$25.00 |

**LOAN FEES**

|   |        |
|---|--------|
| Reproduction of Lost Coupon Book          | \$5.00 |
| Loan Documents (plus \$0.50 per page)     | \$5.00 |
| Mortgage Statement (plus \$0.50 per page) | \$5.00 |

**SAFE DEPOSIT BOXES**

|  |          |
|--|----------|
| New Rental                                   | Varies   |
| Late Charge (per month)                      | \$5.00   |
| Replacement of Lost Key                      | \$25.00  |
| Break Open                                   | \$150.00 |
| <i>Boxes not available in some branches.</i> |          |

**DUPLICATING SERVICES**

|                               |        |
|-------------------------------|--------|
| 1099 Form                     | \$5.00 |
| Account statement (per month) | \$5.00 |

**MAIL SERVICES**

|                          |         |
|--------------------------|---------|
| Returned Mail (per item) | \$10.00 |
|--------------------------|---------|

**SIGNATURE SERVICES\***

|                     |         |
|---------------------|---------|
| Medallion Signature | \$15.00 |
|---------------------|---------|

\*Available to depositors of record for six months or more

