

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* <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
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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
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NOTARY PUBLIC

Per item	\$2.00
In New Jersey	N/C

COUNSEL IMMIGRATION LETTER

Per Letter	\$25.00
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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

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, Restraining Notice, Levies, Garnishment	\$150.00
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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

Boxes not available in some branches.

DUPLICATING SERVICES

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

MAIL SERVICES

Returned Mail (per item)	\$10.00
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SIGNATURE SERVICES*

Medallion Signature	\$15.00
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**Available to depositors of record for six months or more*

