

It is important to understand how your bank account works. Here is a guide to fees that may impact your account at Solvay Bank.

ACCOUNT SERVICES

Early Closure.....	\$25.00
If you close your savings or checking account within 6 months of the opening date, a fee will apply.	
IRA Transfer.....	\$25.00
A fee to transfer an IRA account to another financial institution.	
Inactive Account - Checking Account Only.....	\$5.00 per month
An account is considered inactive if there has been no customer-initiated activity such as deposits or withdrawals for a period of 12 months. Credit / debit memos, service charges, and interest postings are not considered customer-initiated activity.	
Loan / Deposit Verification.....	\$10.00
A Verification is a formal document prepared by the Bank to verify account balances.	
Paper Statement.....	\$2.00
There is no fee for eStatement.	

ATM ACCESS

Accessing accounts at a Solvay Bank ATM.....	Free
Accessing accounts at a non-Solvay Bank ATM.....	\$2.00

MISCELLANEOUS SERVICES (PER ITEM)

Cashier's Check.....	\$5.00
Check Cashing for non-customers.....	\$5.00
Check Protest.....	\$20.00
Counter Check.....	\$0.50
Money Order.....	\$3.00
Returned Deposited Item.....	\$10.00
Coin Counting / Bag.....	\$5.00
Legal Restraint.....	\$100.00
Night Deposit Bag.....	\$20.00
Photocopy.....	\$0.50
Research per hour (min. \$5.00).....	\$20.00
Stop Payment.....	\$35.00
External Transfer Fee (Outbound).....	\$3.00

COLLECTION

Incoming.....	\$5.00
Outgoing.....	\$10.00
Collection of Foreign Check.....	\$25.00

DEBIT CARDS

Foreign Transaction.....	2.00% of transaction
A fee is applied when a transaction occurs in a currency other than U.S. dollars.	
Lost Card Replacement, rush.....	\$30.00

NON-SUFFICIENT FUNDS/OVERDRAFTS

Non-Sufficient Fund (NSF) Returned Item Fee.....\$35.00/item
 A Non-Sufficient Fund (NSF) Returned Item Fee is applied to each item returned because there are not enough funds in the account to pay the item. If any account is overdrawn \$35.00 or less, we do not assess a fee. Maximum daily overdraft paid and NSF returned fees will not exceed \$140.00.

Overdraft Fee.....\$35.00/item
 An Overdraft Fee is applied to each item paid because there are not enough funds in the account. If any account is overdrawn \$35.00 or less, we do not assess a fee. Maximum daily overdraft paid and NSF returned fees will not exceed \$140.00.

SAFE DEPOSIT BOXES*

Drilling Safe Deposit Box.....	\$250.00
Duplicate Safe Deposit Key.....	\$15.00
Safe Deposit Box Annual Rental, 3" x 5".....	\$35.00
Safe Deposit Box Annual Rental, 5" x 5".....	\$55.00
Safe Deposit Box Annual Rental, 3" x 10".....	\$65.00
Safe Deposit Box Annual Rental, 5" x 10".....	\$80.00
Safe Deposit Box Annual Rental, 10" x 10".....	\$125.00

* Safe Deposit Box contents are not FDIC-Insured

WIRE TRANSFERS

Incoming, Domestic.....	\$15.00
Incoming, Foreign.....	\$20.00
Outgoing, Domestic.....	\$25.00
Outgoing, Foreign.....	\$50.00

