

FEE SCHEDULE
Schedule of Fees



Mahopac Bank

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$38.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

<u>Cash Management Services:</u>	
Foreign Check Collection - US Dollar	\$75.00 per check
Foreign Check Collection - Foreign Currency	\$25.00 per check
Canadian Check Collection	Market Rate of Exchange
Wire Transfer - Outgoing Domestic	\$30.00 per wire
Wire Transfer - Outgoing Foreign	\$40.00 per wire
Wire Transfer - Incoming Foreign & Domestic	\$15.00 per wire
Draft - Canadian	\$25.00 per draft
Draft - Foreign	\$45.00 per draft
***Wire Transfer requests must be received prior to 3:00 PM for in branch and 4:00 PM for digital banking in order for the wire to be sent on the same business day.	
<u>Cash Services:</u>	
Cashier/Official Check	\$5.00 per check
Coin Orders	\$.15 per roll
Counter Checks	\$1.00 per page
Foreign Currency	Market Rate of Exchange
Wrapping loose coins, preparing Fed-Fit currency	\$25.00 per hour
<u>Debit/Check Cards:</u>	
NYCE/Plus Transaction Fee	\$1.00 per transaction
Card and PIN Expedite Fee	\$75.00 per card or PIN
Inactivity Fee (Inactivity for 180 days or more)	\$5.00 per month
International (INTRNTL) Transaction Processing Fee	1% of Transaction
Replacement - Lost ATM, Check Card or Credit Card	\$10.00 for each card replaced
<u>Consumer Digital Banking:</u>	
Transfers - Outgoing External	\$1.00 for each transfer

<u>Night Depository:</u>	
Lock Bag (with keys)	\$25.00 per bag
Lost/Replacement Key	\$25.00 for each key replaced
Zipper Bags	\$5.00 per bag
<u>Safe Deposit:</u>	
Annual Box Rental - Rental amount determined by Box Size. Unless you are New York State sales tax exempt, you will be required to pay New York State sales tax on the rental amount of the box.	
Box Drilling	\$125.00 plus tax
Inventory	\$30.00 per hour
Key Replacement	\$25.00
<u>Special Handling:</u>	
Account Reconciliation	\$25.00 per hour
Bond of Indemnity	\$15.00 each
Closed Account Fee (if less than 180 days of opening)	\$20.00
Copy Fee (Imaged Check, Deposit Tickets, Deposited Items)	\$2.00 per page
Dormant Fee - Checking & Money Market (365 days of inactivity)	\$5.00 per month
IRA Transfer Fee from Tompkins	\$25.00 per account
Legal Orders (Domestic Relations, Garnishments, Levies, Writs)	\$150.00 per event
Missing/Invalid Tax ID Number (upon 2nd IRS notification)	\$50.00
Overdraft Fee	\$38.00 per item
Consumer Accounts - Negative available balances less than \$5.00 are processed without an Overdraft Fee. Overdraft fee daily limit is \$228.00.	
Overdraft Protection Transfers	\$10.00 per event
Photocopies (Use of Photocopier)	\$1.00 per page
Protest of Check	\$25.00
Research	\$30.00 per hour
Return Deposited Items (Check ,ACH or Cashed)	\$10.00 per item
Return Mail Processing Fee	\$5.00
Stop Payment (Check or ACH)	\$35.00 per item
Telephone Transfer	\$5.00 per transfer
Verification of Deposit/Credit References	\$10.00 each for Consumers / \$20.00 each for businesses
Additional Statement Copy	\$3.50 each
<u>Cash Management Solutions:</u>	
ACH Online Origination Module	\$20.00 per month
ACH Origination	\$.25 per item
ACH Debit Filter	\$35.00
ACH Debit Block	\$35.00
Digital Banking	\$0.00
Insured Cash Sweep - Set-up Fee	\$100.00

Insured Cash Sweep - Checking Option	\$100.00 per month
Insured Cash Sweep - Savings/MMA Option	No Charge
Line of Credit Sweep - Set-up Fee	\$120.00
Line of Credit Sweep	\$120.00 per month
Online Wire Transfer Module	\$20.00 per month
Positive Pay	\$40.00 per month
Positive Pay with Payee Match	\$50.00 per month
Reverse Positive Pay	\$40.00 per month
Positive Pay Exception Items	\$.05 per item
Remote Deposit Capture	\$30.00 per month
Zero Balance Account Agreement	\$15.00 per month for concentration account plus one account
Zero Balance Account Additional Sub-Accounts 3 and up	\$10.00 per month for each additional account after the first 2
Schedule of Fees 2/2020	