

SCHEDULE OF FEES



Tompkins Mahopac Bank

Cash Management Services:

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 2:30 pm in order for the wire to be sent on the same business day****

Cash Services:

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

Debit/Check Cards:

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

Internet Banking:

Transfers - Outgoing External	\$1.00 for each transfer
Transfers - Incoming External	\$1.00 for each transfer

Night Depository:

Lock Bag (with keys)	\$25.00 per bag
Lost/Replacement Key	\$25.00 for each key replaced
Zipper Bags	\$5.00 per bag

Safe Deposit:

Annual Box 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

Special Handling:

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 Accounts (365 days of inactivity)	\$5.00 per month
Escheatment Fee	\$200.00
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 (an overdraft item may be created by checks, in person withdrawals ATM withdrawals, or other electronic means)***

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	\$2.50 each

***Negative available balances less than \$5.00 are processed without an Overdraft fee. Overdraft item daily limit is \$228.00