

Services



24-Hour ATMs



Mobile Banking



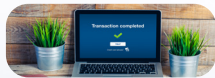
ACH Origination Services



Mobile Deposit



Business RDC



Online Banking & Bill Pay



Coin Machine



Safe Deposit Boxes



E-Statements



Visa® Business Debit Card

Terms & Conditions apply. Please refer to All About Your Account(s) - Terms & Disclosures for more information. All accounts are subject to approval. Additional fees may apply & a withdrawal or fees may reduce earnings. Services and/or products offered are subject to Terms and Conditions, which may be changed at any time. Some services may not be available with every business product. Other restrictions may apply. Business ACH & Business RDC is available upon the submission & approval of an application. Visa is a registered trademark of Visa, Inc. Coin Machine is available at select locations & may result in a fee. All offers are subject to change. Safe Deposits Boxes are available at the Eliot Avenue Branch only. Other terms, conditions, and restrictions may apply.

Visit Us

79-21 Metropolitan Avenue
Middle Village, NY 11379
(718) 326-5200

80-10 Eliot Avenue
Middle Village, NY 11379
(718) 651-4600

60-20 Fresh Pond Road
Maspeth, NY 11378
(718) 366-4700

455 Beach 129th Street
Belle Harbor, NY 11694
(718) 634-0333

731 Metropolitan Avenue
Brooklyn, NY 11211
(718) 388-4400

791 Morris Park Avenue
Bronx, NY 10462
(718) 828-5600



FEE SCHEDULE

Business Accounts



Cross County Savings Bank
September 2023



www.crosscounty.com

ABANDONED (UNCLAIMED) PROPERTY

Abandoned Property Handling Fee <i>(per account)</i>	\$25.00
Abandoned Property Publication Fee <i>(per account)</i>	Varies
Costs for postage & certified mail as required by law will be passed to each applicable account	Varies
Reclamation of Escheated Funds <i>(per account)</i>	\$30.00

ACCOUNT MAINTENANCE SERVICE CHARGE¹ *(Unless stated otherwise, fees are assessed monthly)*

Business Checking	\$25.00
Community Business Checking	\$20.00
Community Business Savings	\$10.00
Preferred Business Checking	\$30.00
Savings Withdrawal Limit Fee <i>(per item)</i>	\$10.00

ACCOUNT SERVICES

Account Reconciliation Fee <i>(per hour)</i>	\$25.00
Account Transcripts Fee <i>(per hour)</i>	\$25.00
Account Verification Letter	\$5.00
Account Closed within Six Months	\$25.00
Amendment of Existing Account	\$12.00
Consular/Immigration Reference Letter	\$25.00
Copy of Negotiable Item	\$18.00
Duplicate Tax Form <i>(per copy)</i>	\$10.00
Photocopy of Check Fee <i>(per item)</i>	\$10.00
Photocopy of Transaction Slip <i>(per item)</i>	\$10.00
Record Research Fee <i>(per hour)</i>	\$30.00
Returned Check Charge <i>(per item)</i>	\$10.00

Fee descriptions may display on a statement transaction history or passbook printout in an abbreviated fashion or may be truncated.

¹Please refer to All About Your Account(s) - Terms & Disclosures to determine if this fee can be avoided.

²The fee will be assessed to ATM Owner/Operators at the end of every month.

³Includes aggregate cash withdrawal activity for each Statement Cycle.

⁴The Insufficient Funds Charge and Uncollected Funds Charge is assessed on a per item, per presentment basis. Therefore, a single item presented more than once may have a fee assessed each time presented.

ACCOUNT SERVICES (CONTINUED)

Returned Loan Payment <i>(per item)</i>	\$20.00
Returned Mail Handling Fee <i>(per item)</i>	\$10.00
Statement Print Service Charge <i>(per statement)</i>	\$10.00
Stop Payment Fee <i>(per item)</i>	\$30.00

BUSINESS REMOTE DEPOSIT CAPTURE *(Unless stated otherwise, fees are assessed monthly)*

RDC Scanner Service Charge*	Varies
RDC Service Charge	\$40.00

CARD SERVICES

ATM/Debit Card Replacement	\$10.00
Foreign Transaction Fee	Up to 2% of Amount
Non-Network ATM Fee** <i>(per transaction)</i>	\$2.50
POS Pin Fee <i>(per transaction)</i>	\$1.00

LEGAL

Legal Processing Fee	\$125.00
Trust Account Setup Fee	\$100.00

MISCELLANEOUS

ATM Owner/Operator	<i>Up to \$35,000.00³</i>	NO CHARGE
Cash Withdrawal Fee ²	<i>Over \$35,000.00³</i>	\$0.0025 <i>(per \$1.00)</i>
Cash Exchange Fee <i>(over \$500.00)</i>		\$10.00
Coin Machine Fee <i>(depositor)</i>		NO CHARGE
Coin Machine Fee <i>(non-depositor)</i>		10% of Amount
Collection of Foreign Items Fee		\$55.00
Medallion Guarantee		\$15.00

MISCELLANEOUS (CONTINUED)

Money Order <i>(depositor)</i>	\$5.00
Money Order <i>(non-depositor)</i>	\$10.00
Night Drop Lost Key	\$25.00
Notary Public <i>(depositor)</i>	NO CHARGE
Notary Public <i>(non-depositor, per signature)</i>	\$2.00
On-Us Check Cashed <i>(depositor)</i>	NO CHARGE
On-Us Check Cashed <i>(non-depositor)</i>	\$10.00
Telephone/Fax Transfer Request	\$12.00
Teller Checks <i>(under \$1,000.00)</i>	\$10.00

OVERDRAFT SERVICES

Insufficient Funds Charge <i>(per item, per presentment⁴)</i>	\$50.00
Premium OD Fee <i>(per item paid)</i>	\$50.00
Uncollected Funds Charge <i>(per item, per presentment³)</i>	\$50.00

SAFE DEPOSIT

Safe Deposit Box Breakopen	\$200.00
Safe Deposit Box Rental Fee <i>(by box size)</i>	Varies
Safe Deposit Box Late Payment Fee	\$15.00
Safe Deposit Box Lost Key Fee	\$25.00

WIRE TRANSFER

Domestic Incoming Wire	\$15.00
Domestic Outgoing Wire	\$45.00
Foreign Incoming Wire	\$15.00
Foreign Outgoing Wire	\$50.00

Fee Schedule is effective as of September 1, 2023

***Charge varies dependent on scanner type**

****Statement reflects daily aggregate fee(s)**