Services



24-Hour ATMs





E-Statements





Mobile Deposit



Online Banking & Bill Pay



Safe Deposit Boxes



Visa®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 deposit product. Other restrictions may apply. 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. Mobile network carrier fees may apply. Terms & conditions apply. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.



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

MEMBER FDIC

FEE SCHEDULE

Consumer Accounts

Cross County
Savings Bank

www.crosscounty.com

Cross County Savings Bank
September 2023

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

ACCOUNT MAINTENANCE SERVICE CHARGE ¹
(Unless stated otherwise, fees are assessed monthly)

•	• • • • • • • • • • • • • • • • • • • •	
Interest Checking		\$3.00
Money Market		\$10.00
Passbook Savings		\$5.00
Preferred Checking		\$5.00
Savings Withdrawa	Limit Fee (per item)	\$10.00
Statement Savings		\$5.00

ACCOUNT SERVICES

Account Reconciliation Fee (per hour)	\$25.00
Account Transcripts Fee (per hour)	\$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 (per copy)	\$10.00
Lost Passbook Fee	\$10.00

No Book Withdrawal

Photocopy of Check Fee (per item)

Photocopy of Transaction Slip (per item)

ACCOUNT SERVICES (CONTINUED)

Record Research Fee (per hour)	\$30.00
Returned Check Charge (per item)	\$10.00
Returned Loan Payment (per item)	\$20.00
Returned Mail Handling Fee (per item)	\$10.00
Statement Print Service Charge (per statement)	\$10.00
Stop Payment Fee (per item)	\$30.00

CARD SERVICES	$\overline{}$
ATM/Debit Card Replacement	\$10.00
Foreign Transaction Fee	Up to 2% of Amount
Non-Network ATM Fee* (per transaction)	\$2.50

POS Pin Fee (per transaction)

LEGAL	$\overline{}$
Legal Processing Fee	\$125.00
Trust Account Setup Fee	\$100.00

\$1.00

MISCELLANEOUS	$\overline{}$
Cash Exchange Fee (over \$500.00)	\$10.00
Coin Machine Fee (depositor)	NO CHARGE
Coin Machine Fee (non-depositor)	10% of Amount
Collection of Foreign Item Fee	\$55.00
Medallion Guarantee	\$15.00
Money Order (depositor)	\$5.00
Money Order (non-depositor)	\$10.00
Notary Public (depositor)	NO CHARGE
Notary Public (non-depositor, per signature)	\$2.00

MISCELLANEOUS (CONTINUED)

On-Us Check Cashed (depositor)	NO CHARG
On-Us Check Cashed (non-depositor)	\$10.00
Telephone/Fax Transfer Request	\$12.00
Teller Checks (under \$1,000.00)	\$10.00

OVERDRAFT SERVICES

Insufficient Funds Charge (per item, per presentment²)	\$35.00
Overdraft Protection Transfer Fee (per transfer)	\$12.00
Premium OD Fee (per item paid)	\$35.00
Uncollected Funds Charge (per item, per presentment¹)	\$35.00

SAFE DEPOSIT

Safe Deposit Box Breakopen	\$200.00
Safe Deposit Box Rental Fee (by box size)	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	\$40.00
Foreign Incoming Wire	\$15.00
Foreign Outgoing Wire	\$45.00

Fee Schedule is effective as of September 1, 2023

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

\$10.00

\$10.00

\$10.00

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

²The 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.