

FEE SCHEDULE

All fees subject to change without notice. For lending product fees, please refer to your loan documents.

ACCOUNT FEES*	Courtesy Pay Overdraft Check or ACH – Insufficient Funds Charge External Withdrawal (Paid)	\$30
	Courtesy Pay Overdraft Point of Sale (POS) - POS Courtesy Pay Usage Fee	\$10
	NSF/Returned Check or ACH – Insufficient Funds Charge External Withdrawal (Returned)	\$30
	Uncollected Funds ACH or Check Paid or Returned – Uncollected Funds Charge (Paid) or (Returned)	\$30
	Overdraft Protection Transfer from Savings or Line of Credit – OD Protection Tran Fee	\$ 5
	Return of Deposited Item – Return Check Charge	\$10
	Inactive Account Fee	\$ 5
	Free (Bonus) Checking Monthly Fee	Free
MISCELLANEOUS ACCOUNT SERVICES FEES	Bill Payments	Free
	Money Orders – Members with Direct Deposit	\$ 1
	Money Orders – Members without Direct Deposit	\$ 5
	Official Check (Cashier’s Check)	Free
	Wire Transfer Outgoing Domestic	\$20
	Wire Transfer Outgoing International	\$30
	Stop Payment (Share Draft (check) and ACH)	\$30
	Copy of Paid Check	\$ 3
	Account Research (per hour)	\$25
	Statement Replacement Copy (per statement period)	\$ 3
	Printed Account History	\$ 1
	Tax Levy/Restraining Notice/Information Subpoena	\$50
	Gift Cards	\$ 3
	Bethpage Imprinted Check – With Direct Deposit	Free
	Bethpage Imprinted Check – Without Direct Deposit or Custom Designs	Varies
Coin Machine Redemption – % of amount redeemed if amount is greater than \$500	10%	
Bond Coupon Redemption – per envelope redemption	\$10	
ATM /DEBIT CARD FEES	Bethpage ATMs	Free
	COOP Network ATMs**	Free
	Out of Network ATMs***	Free
	ATM or Debit Card Replacement	\$ 5
	Expedited Card Shipment (\$45 for card & \$45 for PIN)	\$90
SAFE DEPOSIT BOX****	3x5” Annual Rental	\$30
	5x5” Annual Rental	\$42
	3x10” Annual Rental	\$54
	5x10” Annual Rental	\$72
	10x10” Annual Rental	\$144
	Break Open Safe Deposit Box.	\$125
	Safe Deposit Box Key Replacement	\$5

***Items returned unpaid (e.g., checks, ACH, bill payments, recurring debits) that are re-presented again for payment will be charged additional insufficient or uncollected funds fees if available funds in your account are still insufficient or uncollected when re-presented.** Please see your Consumer Member Account Agreement for additional information about when fees may be charged and for all other Terms and Conditions governing your accounts. Business Members should refer to the Business Member Account Agreement and to the Business Account Schedule of Fees for business product fee information.

** No-fee ATMs must show the CO-OP logo.

*** Bethpage will not charge a fee for out-of-network ATMs, however a non-Bethpage ATM owner may impose a fee.

**** Bethpage Branch Only, Based on Availability, 25% Senior Discount (Additional sales tax will be added where applicable).