

# FEE SCHEDULE

## EFFECTIVE JANUARY 1, 2022



### STATEMENT SAVINGS ACCOUNT

Monthly Service Fee (if balance <\$100.00) Maintain minimum balance to waive monthly maintenance fee Fee does not apply to Senior or Minor accounts	\$5.00
Inactive Account after 1 Year	\$6.00 / semi-annually
Lost Passbook Replacement	\$3.00

### CLUB ACCOUNTS

Early Withdrawal Penalty	\$2.00 / plus loss of interest
Lost Passbook Replacement	\$3.00

### MONEY MARKET ACCOUNTS

Monthly Service Fee (if balance <\$500.00) Maintain minimum balance to waive monthly maintenance fee	\$7.00
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### NOW CHECKING ACCOUNT

Monthly Service Fee (if balance <\$250.00) Maintain minimum balance to waive monthly maintenance fee	\$7.00
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### NJ CONSUMER CHECKING ACCOUNT

Monthly Service Fee	\$3.00
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### BUSINESS CHECKING ACCOUNT

Monthly Service Fee (if balance <\$500.00) Maintain minimum balance to waive monthly maintenance fee	\$7.00
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### TRANSACTION FEES

Insufficient Funds / Uncollected Funds Returned Check, Returned EFT	\$30.00
Stop Payments Check, Money Order, Dividend Check	\$20.00

### NON-MSB-OWNED ATM FEES

\*No Fees at MSB ATMs\*

Please note that third party ATM operators may charge additional fees.

Debit Card Replacement	\$7.50
ATM Withdrawal at Non-MSB-Owned ATM	\$1.00
ATM Deposits	\$1.00
ATM Transfers	\$1.00
Balance Inquiry	\$1.00
Denied Transaction	\$1.00

## OTHER SERVICE FEES

Incoming Collection Item (per item)	\$10.00
Foreign Items Sent for Collection (per item)	\$10.00 and up
Cashed or Deposited Checks Returned	\$12.00
Account Research / Reconciliation (per hour)	\$20.00
Levy & Lien Processing	\$95.00
Statement Copy NOW/MMDA/MTG	\$4.00
Check or Money Order Copy	\$6.00
Counter Checks (3 per day)	\$1.00
Certified Checks	\$10.00
Money Orders	\$2.00
Cashier's Checks	\$3.50
Notary Service	FREE
Wire Transfers (outgoing; per transfer)	\$20.00
Wire Transfer (incoming; per transfer)	\$15.00
Sweep Transfers (per transfer)	\$5.00
Check Printing	At Catalog Prices

## SENIOR CITIZEN PERKS (AGE 55 AND OLDER)

Basic Checks Cost for other styles	FREE
First 3 Money Orders Per Day	FREE
Monthly Service Fee	NONE
ATM Transaction Fees	NONE

Fees are subject to change without notice.