SCHEDULE OF FEES – DOMESTIC PERSONAL ACCOUNTS

Minimum Balance Service Fees

A minimum balance service fee will be imposed on the following accounts:

Regular Checking	If the average daily collected balance of your account for the statement cycle falls below $2,000	$12.00 per statement cycle
IDB Better Checking℠, Premier Checking and Money Market Savings	If the average daily collected balance of your account for the statement cycle falls below $3,000	$12.00 per statement cycle

Other Fees

The following other fees may be assessed against your account:

Copies of Statements	$7.50 per statement
Copies of Checks	$7.50 per item
Check/ACH (electronic) Debits – returned for or paid against insufficient (NSF) or uncollected funds*	$30.00 per item
Deposited Checks Returned Unpaid	$10.00 per check
Handling of Legal Processes	$110.00 per item
Stop Payment Requests	$30.00 per request
Official Checks	$10.00 per check
Money Orders	$3.00 per order
Incoming Wire Transfers	$10.00 per transfer
Outgoing Wire Transfers	$35.00 per transfer

*You should ensure that your account contains sufficient collected funds for each of your transactions because there is a fee for each overdraft or returned item. Fees apply to overdrafts created by check, in-person withdrawal, ACH debits, or other electronic means.

Overdrafts

Overdrafts incurred on your account are approved for payment at our discretion.

Note

Additional fees may arise out of special circumstances such as exceptional transactions, legal proceedings involving your account or any other special services that may be provided. As used herein, the terms "statement cycle" and "month" refer to a period of approximately 30 days. Subject to change without notice (except as required by law).

SCHEDULE OF FEES – DOMESTIC PERSONAL ACCOUNTS

Other Fees (continued):

Money Market Savings – Transaction Limit - transactions in excess of six (6)	$10.00 per item
Dormant Accounts fee – other than Money Market Savings Account	$10.00 per month
Abandoned Property – transfer of funds to State *(NY & CA Only)*	$25.00 per transfer
Standard bank confirmation	$25.00 per request
Check printing	Fee depends on style of checks ordered

NY State Basic Banking Account Fees*

Monthly Account Service Fee	$3 Imposed every statement cycle
Excessive Withdrawal Service Fee	$9 Imposed every statement cycle (approximately a 30-day period) if you make more than twelve (12) withdrawals during any periodic statement cycle

*Please refer to Basic Banking Account Terms and Conditions.