

# Small Bank, Big Services

## Locations



Online Banking  
with Bill Pay



Lending Services



Mobile Banking



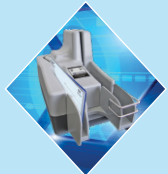
Direct Deposit



Visa® Instant Issue  
“Chip” Debit Card



Coin Machine



Business RDC



24-Hour ATMs



Mobile Deposit

### Queens

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

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

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

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

### Brooklyn

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

### Bronx

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

## Fee Schedule

*All 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. Speak to a team member for more information. Visa is a registered trademark of Visa, INC. Direct deposit is subject to your employer or other payor offering the direct deposit option. Coin Machine is available at select locations & may result in a fee. The Cross County Savings Bank's Business Remote Deposit Capture is available upon the submission and approval of an application. The Mobile Deposit service is for eligible consumer checking and savings accounts and is subject to eligibility. Wireless carrier data usage rates and/or internet service fees may apply. All loans are subject to credit and property approval. All Mortgage loans are originated by Cross County Savings Bank (NMLS #755830). All offers are subject to change. Other restrictions may apply.*



Cross County Savings Bank  
[www.crosscounty.com](http://www.crosscounty.com)

Rev. May 2018

MEMBER  
FDIC

[www.crosscounty.com](http://www.crosscounty.com)

## Abandoned (Unclaimed) Property

Cost for postage and certified mail required by law applicable to each account.	Varies
Abandoned Property Handling Fee	\$20.00
Reclamation of Escheated Funds	\$25.00

## ATM & Debit Card

ATM/Debit Card Replacement	\$10.00
ATM Foreign Transaction Fee	\$2.50
POS PIN Fee	\$1.00

## Collections

Collection Charge ( <i>outgoing</i> )	\$25.00
Collection of Coupons ( <i>per envelope</i> )	\$25.00

## Legal

Legal Processing Fee	\$125.00
Living Trust Acct Setup Fee	\$100.00

## Maintenance Service Charges

*Unless stated otherwise, fees are assessed monthly*

Business Checking	\$20.00
Community Business Checking	\$15.00
Community Business Savings	\$5.00
Interest Checking	\$1.50
Money Market	\$5.00
Preferred Business Checking	\$50.00
Preferred Checking	\$2.50
RDC Service Charge ( <i>business</i> )	\$40.00
RDC Scanner Service Charge*	Varies
Reg D Excess Debits Fee ( <i>per item</i> )	\$10.00
Savings Accounts	\$5.00
Senior Advantage	\$10.00

\*Charge varies dependent on scanner type

## Miscellaneous Fees

Account Reconciliation Fee ( <i>per hour</i> )	\$25.00
Account Transcripts Fee ( <i>per hour</i> )	\$25.00
Account Inactivity Fee ( <i>per month - fees not applicable to savings</i> )	\$5.00
Amendment of Existing Account	\$10.00
Cash Exchange Fee	\$10.00
Coin & Currency Charge ( <i>per roll</i> )	\$0.20
Coin Machine Fee ( <i>non-depositor</i> )	10% of Amount
Collection of Foreign Items Fee	\$55.00
Consular/Immigration Reference Letter	\$25.00
Copy of Negotiable Item ( <i>each</i> )	\$15.00
Duplicate Tax Form ( <i>per copy</i> )	\$10.00
Medallion Guarantee	\$10.00
Money Order - Depositors	\$4.00
Money Order - Non-Depositors	\$7.00
Notary Public ( <i>non-depositor</i> )	\$2.00
On-Us Check Cashed ( <i>non-depositor</i> )	\$5.00
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	\$10.00
Return Check Charge on Loan Payments ( <i>per item</i> )	\$20.00
Returned Mail Handling Fee ( <i>per item</i> )	\$7.00
Signature Guarantee Fee ( <i>per item</i> )	\$10.00
Statement of Balance Letter Fee ( <i>per item</i> )	\$25.00
Statement Print Service Charge ( <i>per statement</i> )	\$10.00
Stop Payment Fee ( <i>per item</i> )	\$30.00
Stop Payment Negotiable Item ( <i>per item</i> )	\$25.00
Telephone/Fax Transfer Request	\$10.00
Tellers Checks Under \$1,000.00	\$10.00

## Overdraft

Insufficient Funds Charge ( <i>per item - for consumer accounts</i> )	\$34.00
Insufficient Funds Charge ( <i>per item - for business accounts</i> )	\$50.00
Premium OD Fee ( <i>per item paid</i> )	\$34.00
Uncollected Funds Charge ( <i>per item - for consumer accounts</i> )	\$34.00
Uncollected Funds Charge ( <i>per item - for business accounts</i> )	\$50.00

## Passbook Savings & Certificate of Deposits

Accounts Closed Within Six Months	\$10.00
Early Closeout of Holiday Club	\$10.00
Lost Passbook Fee	\$10.00
No Book Withdrawal	\$10.00

## Safe Deposit Boxes

Rental Fees are based on the size of the box

One Lost Key	\$25.00
Two Lost Keys	\$150.00
Late Payment Fee	\$10.00

## Wire Transfer Fees

Domestic Incoming Wire	\$15.00
Domestic Outgoing Wire	\$40.00
Foreign Incoming Wire	\$15.00
Foreign Outgoing Wire	\$45.00

**Fees effective as of February 20, 2018**  
*Please see terms and conditions for details.*