

Ulster Savings Bank Schedule of Other Fees and Service Charges

Account-based Maintenance and Service Fees

Your account at Ulster Savings Bank may be subject to monthly maintenance fees and charges for specific features and services, under the terms and conditions of your specific account disclosed to you under separate cover.

Fees and Service Charges applicable to Commercial Checking accounts are disclosed under a separate schedule.

Service Charges

In addition to the account-based maintenance and service charges that may apply to your account, the following are the fees and charges for other services available at Ulster Savings Bank:

Account Statement Copy (per statement)	3.00
Bank Checks (issued for depositors only)	6.00
Certificate of Protest	20.00
Check Printing Fees	Varies
Collection of Foreign Checks (per check)	*25.00
Counter Check (per check).....	1.00
Coupons Processed (per envelope)	5.00
Early Closure of Account (within 5 months of opening)	25.00
Excessive Transaction Fee	10.00
<small>(Applies to Statement Savings and Money Market Accounts with more than 6 preauthorized transfers per statement cycle)</small>	
Returned or Paid Checks (Insufficient Funds/Uncollected Funds includes Electronic Funds Transfer Debits)	30.00
Continuous Overdraft/Negative Balance Fee (daily beginning on the 6 th calendar day)	5.00
Savings/Money Market Overdraft Transfer Fee to Checking	10.00
Interim Account Statement (terminal copy)	1.00
Legal Process (Liens, levies, restraining orders, etc.) Per Action.....	100.00
Money Service Business (monthly fee per account)	950.00
Online Banking	FREE
Online Bill Payment	FREE
Outgoing Wires or Cables (Domestic – per item).....	*20.00
Outgoing Wires or Cables (International – per item).....	*40.00
Passbook Replacement.....	10.00
Photocopies (per item, check or page).....	1.00
Research/Reconciliation of Account (per hour).....	30.00
Special Statement Handling (per month)	5.00
Stop Payment (all stop payments).....	30.00
Stop Payments (Bank Checks).....	30.00
Telephone Banking.....	FREE
The cost of certified mail, return receipt requested and publishing any notice that money in the account is to be turned over to New York State as Abandoned Property.....	
Varies	
Travelers Cheques	\$2.00 per \$100.00
Travelers Cheques for Two	\$2.00 per \$100.00
Uncollected Deposited Items (checks negotiated through us, drawn on other banks and returned unpaid)	10.00
Visa Check Card/ATM Card Replacement.....	10.00

*Exclusive of any fees or service charges assessed by intermediaries.

Withdrawals made using your Ulster Savings Bank Visa Classic Check / Debit Card or your Ulster Savings Bank ATM Card at non-Ulster Savings Bank ATM facilities will be processed at a fee of \$1.50 per transaction, in addition to any fee the facility owner may assess.

24-hour Automated Telephone Banking
1-888-579-4344
 Visit us on the web - www.ulstersavings.com