

Schedule of Charges

ALL ACCOUNTS

• Cashier's Check.....	\$5.00
• Cashier's Check Senior Citizen (age 62 & Over)	\$2.00
• Money Order.....	\$3.00
• Money Order Senior Citizen (age 62 & Over)	\$1.00
• Money Order / Cashier's Check Stop Payment.....	\$30.00
• Check / Currency Sent for Collection*.....	\$20.00
• Check / Item Held for Collection*.....	\$20.00
• Coupon Bond Collection*.....	\$30.00
• Foreign Currency Order*.....	\$15.00

*Plus postage & correspondent bank fee.

• Domestic Incoming Wire Fee.....	\$10.00
• Domestic Outgoing Wire Fee.....	\$20.00
• International Incoming Wire Fee.....	\$10.00
• International Outgoing Wire Fee.....	\$30.00
• ATM Transaction Service Charges include withdrawals, inquiries & transfers. All ATM service charges and rebates described below will process on the last day of your statement.	
o ATM Transaction at Dime Bank ATM.....	FREE
o ATM Transactions at other Bank's ATM**	
▪ Withdrawals FREE with DimePrime Account***	\$1.50
▪ Inquiries & Transfers FREE with DimePrime Account***	\$1.00

**Other Bank Charges May Apply.

***Other Bank Charges May Apply – Up to \$10.00 Rebate per Calendar Month.

• ATM / Debit Replacement Card.....	\$10.00
• Debit Card Point of Sale Transactions.....	Free
• DimeOnline Internet Banking & Bill Payment Services.....	Free
• Overdraft Item Fee Returned****	\$31.00
• Overdraft Item Fee Paid****	\$31.00

****Fees apply to overdrafts caused by checks, in-person withdrawals, ATM withdrawals, or other electronic means.

• Balance Inquiries (2 FREE per calendar month).....	\$2.00
• Bank-By-Phone Service / \$100 Minimum – Automated System.....	FREE
• Bank-By-Phone Service / \$100 Minimum – Employee Assisted.....	\$2.50
• Facsimile (Fax) – Outgoing / Incoming (per page).....	\$2.00
• Notary Public Services (non-customer / per document).....	\$5.00
• Photo Copies (each).....	\$3.00
• Copies of Bank Records (per page).....	\$3.00
• Copies of Statements.....	\$5.00
• Research (per hour / 1 hour minimum).....	\$25.00

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- Statement Balancing (per hour / 1 hour minimum).....\$25.00
- Undeliverable Mail (per month).....\$5.00
- Night Depository Additional Keys.....\$5.00
- Night Depository Bag Fee – Vinyl Zipper Bag.....\$5.00
- Night Depository Bag Fee – Lock Bag.....\$30.00
- Account Closed Due to Lack of TIN.....\$5.00
- Failure to Furnish Correct TIN (Plus IRS Charge).....\$25.00
- Levy, Garnishment or Execution on Account.....\$30.00
- Performance Bond (plus legal fees, if applicable).....\$25.00
- Re-Deposit Check / Chargeback Fee.....\$15.00

CHECKING ACCOUNT CHARGES

- Check Certification.....\$15.00
- Check Orders.....Vary
- Counter Checks (each / minimum 4).....\$5.00
- Interim Statement.....\$5.00
- Copies of Paid Check – Images (3 Free per statement period).....\$3.00
- Copies of Paid Check – Original item within 60 days.....\$3.00
- Stop Payment.....\$30.00
- Checking Account – Early Closeout Fee (within 6 months).....\$20.00
- Dormant Fee – Account inactive 1 or more years – Waived for balances \$5,000.00 and over or under age 18.
 - o Monthly (Assessed Last Business Day of Month).....\$3.00

SAVINGS ACCOUNT CHARGES

- Certificate / Savings – Lost Passbook.....\$10.00
- Certificate – Change of Registration (each).....\$10.00
- Club Account – Early Closeout (within 6 months).....\$20.00
- Club Account – Early Withdrawal.....\$5.00
- IRA – Closing Fee for Terminating Entire Plan.....\$25.00
- IRA – Direct Transfer to New Customer.....\$25.00
- Overdraft Protection – Savings to Checking (each).....\$5.00
 - o With DimePrime Account.....FREE
- Savings Account – Early Closeout (within 6 months).....\$20.00
- Dormant Fee – Account Inactive 2 or more years – Waived for balances \$5,000.00 and over or under age 18
 - o Statement Account – Monthly (Assessed Last Business Day of Month).....\$3.00
 - o Passbook Account – Annually (Assessed Last Business Day of Year).....\$15.00

MISCELLANEOUS LOAN SERVICING FEES

- Duplicate Release Fee.....\$25.00
- Returned Payment Fee.....\$25.00