



Member FDIC

**Schedule of Service Fees**

**All Accounts**

Abandoned property	
Processing and handling fee	\$10.00
Cost of public notice and certified mail as required by New York State law (cost varies)	
Account transcript (per hour with a 1 hour minimum)	\$20.00
ACH, Preauthorized, Electronic or Automatic withdrawal or debit presented or drawn against insufficient, uncollected or unavailable funds	
if returned unpaid	\$25.00
if paid	\$28.00
Backup withholding set-up fee (per account)	\$10.00
Change of account title	\$10.00
Closed account (that has been opened less than 180 days)	\$20.00
Collection of a Madison account	\$10.00
Consul letter	\$25.00
Coupon envelope	\$7.00
Debit activity (savings and money market accounts only)	
More than six preauthorized, data transmission, telephonic, PC or automatic transfers or withdrawals OR payments to third parties by check, draft, debit card or similar order or any combination thereof paid in a statement month	\$.15 (per item)
Deposited or cashed check returned unpaid	\$15.00
Foreign check collection (plus fees)	\$20.00
Legal Processing (restraining notice, levy or execution)	\$75.00
Living trust account	\$75.00
Lost passbook affidavit	\$10.00
No mail request (per account per year)	\$25.00
Returned coupon	\$25.00
Returned mail (legally required mail returned by the post office)	\$10.00
Signature guarantee (per document)	\$5.00
Signature or information inquiry requested by third party (per document)	\$5.00
Withdrawal without passbook (where approved)	\$5.00

**Bankcard (ATM) / (Visa Check Card) Services**

Replacement of card	\$10.00
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**Bankcard Services (Continued)**

Replacement of PIN	\$2.00
Withdrawal, transfer, pos debit or visa purchase paid against insufficient, uncollected or unavailable funds	\$28.00

**Checking, Money Market and NOW Accounts**

Certificate of protest	\$20.00
Checks drawn against insufficient, uncollected or unavailable funds	
if returned unpaid	\$25.00
if paid	\$28.00
Check or deposit ticket printing (cost varies according to style and quantity)	
Check rejected due to printing error	\$5.00
Counter check	\$1.00
Current transaction history	\$5.00
Duplicate statement (per month)	\$3.00
Night Depository	
drop bags	\$20.00
replace key	\$20.00
Reconciliation of account (per hour with a 1 hour minimum)	\$20.00
Stop payment of check or ACH item	\$25.00

**Miscellaneous Services**

ACH / Payroll File (per file)	\$15.00
Bagged coin (bought, sold, deposited or withdrawn) per bag	\$10.00
Bond collection (plus fees)	\$50.00
Courier Service (cost varies)	
Dormant Account (after two years of inactivity)	\$5.00
Duplicate interest statement (IRS reporting forms)	\$10.00
Money Order	
depositor	\$3.00
non depositor	\$5.00
Notary public (non-customer) per document	\$2.00
Photocopy of statement, check or other document (per item)	\$10.00
Research item(s)	\$10.00
Rolled coin more than 10 rolls (bought, sold, deposited or withdrawn) per roll	\$0.10

**Miscellaneous Services (Continued)**

Safekeeping (per month)	\$25.00
Stop payment of bank check, money order, preauthorized, electronic or automatic withdrawal or debit	\$25.00
Stop payment of check or ACH item	\$25.00
Travelers Checks (American Express)	
Individual checks (per \$100)	\$1.00
Checks for two (per \$100)	\$2.00
Gift Check/Card	\$2.50
Wire transfer (domestic)	\$25.00
Wire transfer (foreign)	\$35.00

**Monthly Maintenance Fees (per calendar month)**

Basic Banking & Easy Checking w/Interest (per month)	\$4.00
Madison Business Money Market & Executive Checking w/Interest - Collected balance falls below \$1,000 on any day of the month	\$5.00
Madison Optimal Savings - Collected balance falls below \$1,000 on any day of the month	\$5.00
Madison Super NOW & Madison NOW - Collected balance falls below \$1,500 on any day of the month	\$5.00
Madison Super Saver - Collected balance falls below \$200 on any day of the month	\$2.00
Passport Money Market, Premium Money Market & Platinum Passbook Money Market - Collected balance falls below \$2,500 on any day of the month	\$10.00
Value Checking w/Interest (per check presented)	\$0.20

**Online Banking and Bill Payment**

Bill payment drawn against insufficient, uncollected or unavailable funds (applies to paid or unpaid bill payments)	\$36.00
Photocopy of check or other document (per item)	\$13.00
Stop payment	\$28.00

**Safe Deposit Box**

Break open	\$200.00
Break open - lost keys	\$150.00
Late payment of annual rent (if not paid within 30 days)	\$30.00
Lost key	\$20.00