



Personal Fee Schedule

Card/ATM Services	Fee
ATM Adjustments (non-BankFinancial terminals only)	\$5
ATM/VISA® Check Card Replacement Fee	\$5
ATM Transaction Fee BankFinancial ATM network	No Fee
Non-BankFinancial ATM Transaction Plus any fee imposed by the owner of the other terminal or network. You may be eligible for more free ATM services. Refer to the specific account for more information.	\$2.50
Special Card Delivery Fee (Debit or ATM) • Re-Address (send to alternate address) • Overnight (ship overnight to address on file) • Address + Overnight (send to alternate address)	\$15 \$40 \$40
VISA® Check Card Research (per every 20 minutes) *\$10 for each additional full or part 20 minutes	\$10*
VISA® Debit Card Research (per every 20 minutes)	\$50
VISA® Debit Card Research VISA® Prepaid Cards • General Purpose Card • Activation Fee • Gift Card • Travel Card VISA®/MasterCard® Cash Advance	\$4.95 \$2.50 \$3.95 \$6.95
VISA® /Mastercard® Cash Advance	No Fee

Wire Transfers	
Domestic Wire Transfer (Outgoing)	\$25
Incoming Wire Transfer	\$15
Outgoing International Wire Transfer (Plus any corresponding bank fees)	\$70

Bank to Bank Transfers	
Standard Outbound - \$0 to \$5,000	\$3
- \$5,000.01 to \$10,000	\$5
- %10,000.01 to \$15,000	\$6
Premium Outbound	\$10

VISA® Prepaid Cards	
Gift Card (Non-Reloadable) -Load Amount ≤ \$100 -Load Amount > \$100	\$3.95 \$4.95
Travel Card (Reloadable) -Reload Fee	\$8.95 \$2.00
General Purpose Card (Reloadable) -Load Amount ≤ \$100 -Load Amount > \$100	\$4.95 \$5.95

Other	Fee
Bond Coupon Redemption (per envelope)	\$10
Cancelled Check Copies: up to 6 (per item)* *after 6 checks, refer to Account Research Fee	\$5
Canadian Check (\$2,499.99 and under)	\$5
Cashier's Check Purchase (available to account holders only)	\$10
Canadian Check (2,500.00 and over)	
Additional: Corresponding Bank fees plus JP Morgan Chase fee of \$75.00, plus any related charges incurred by Chase during processing	\$50
Coin Purchase (Retail Customers)	No Fee
Copies (Money Order or Cashier's Check, per item)	\$5
Damage to Property	As appraised
Domestic Collections	\$30
Early Closing Fee (if account is closed within 120 days of opening date)	\$25
Faxsimile - Domestic (per page) - International (per page)	\$3 \$5
Foreign Check Redemption	\$50
Foreign Currency (Purchase: shipping & handling) (Redeem: \$15.00 plus percent of total)	\$15
Loose Coin Exchange - Up to \$100 - Over \$100	No Fee 1%
Form 1099 Copies	\$5
Funds Transfer - Customer Service Assisted	\$5
Instant Statement Branch Service	No Fee
Instant Statement Mail Delivery	\$3
Lost Money Order or Cashier's Check Claim	\$20
Money Order Purchase (available to account holders only)	\$5
Notary Public	No Fee
Photocopies (per page)	\$0.25
Signature Guarantee	No Fee
Special Handling/Item	\$5
Statement Copies -up to 6 statements* (per item) *after 6 statements, refer to Account Research Fee	\$5
Stop Payment Check & Non-ATM Electronic Payment	\$35
Stop Payment Renewal: Check and Non-ATM Electronic Payment	\$35
Temporary Checks (per sheet of 3)	\$2
Third Party Request to Close Account	\$25

Fees are subject to change without notice. Some products and services are not available at some locations.

5.30.25





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Safe Deposit Boxes	
-Size availability varies per location	
2x5x20; 2x5x22	\$25
3 x 5 x 20; 3 x 5 x 22	\$30
4 x 5 x 20	\$37
5 x 5 x 20; 5 x 5 x 22	\$45
3 x 10 x 20; 3 x 10 x 22	\$50
4 x 10 x 20	\$60
5 x 10 x 20; 5 x 10 x 22	\$70
6 x 10 x 20	\$85
8 x 10 x 20	\$110
10 x 10 x 20; 10 x 10 x 22	\$120
15 x 10 x 20; 15.5 x 10 x 22	\$160
8 x 16 x 20	\$175
12 x 16 x 20	\$255
24 x 16 x 20	\$495
Other Services	
Drill Safe Deposit Box	\$140
Lost Safe Deposit Box Key Replacement	\$25
Safe Deposit Box Late Payment	\$10

* Receive a 10% discount on the Safe Deposit Annual Fee if you have a **BankFinancial** deposit account. Receive an additional 10% discount if set up Automatic Payments of your Safe Deposit Annual Fee from your BankFinancial account.

Legal /Research Services	
Account Reconciliation/Balance Assistance (per hour)	\$35
Account Research (per hour)	\$35
Legal Document Review (per hour plus costs)	\$25
Legal Processing (per hour plus costs)	\$125
Forced Closure Fee (per account)	\$125

Overdraft/Uncollected Funds	
Overdraft Fee (for items paid) ¹	\$35
Returned Item Fee ²	\$35
Savings Sweep (per transfer)	\$10
Overdraft Sweep Fee (per transfer)	\$10
Returned Deposit Item	\$15
Daily Overdraft Fee ³ (per day)	\$5

1. Overdraft Fee is charged when the available balance is insufficient to cover the amount of the item/transaction, but the item is paid anyway.
2. Occurs when an item is returned and not paid due to an insufficient available balance in the account.
3. Daily Overdraft Fee is incurred when there is a continuous negative balance. A daily overdraft fee applies beginning after the 2nd consecutive business day (includes Saturdays) the account has a negative ledger balance.

Inactivity	
\$5.00 Per Month Applies To:	checking accounts with balances below \$1,000 that have been inactive for 12 consecutive months and money market & savings accounts with balances below \$1,000 that have been inactive for 24 consecutive months.
\$5 Per Month Applies To:	Cashier's Checks & Money Orders of \$250 or less after 1 year.
A monthly fee of \$125 or 1% (whichever is less) applies to:	Cashier's Checks and Money Orders greater than \$250 after 1 year.
\$5 Per Month-Applies to Kids Savings Accounts with balances less than \$250 that have been inactive for two years.	

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