

Fee Schedule

Fulfilling member needs with affordable financial services

Savings

OD (overdraft) protection transfer fee\$1

Checking

Copy of canceled check\$2
 Returned checks – insufficient funds charge..... \$25
 Paid checks – insufficient funds charge \$25
 Stop payment on counter, personal, or teller check (official) \$10

Debit Cards

ATM balance inquiry fee\$0
 ATM foreign transaction fee\$0/withdrawal
 Stewart’s Shops ATM surcharges¹\$1
 Youth Accounts ATM Surcharge Refund²..... up to \$5 per day
 POS/Debit Card insufficient funds charge..... \$25
 ATM withdrawal – insufficient funds charge \$25
 Replacement card\$5
 Rush replacement card³ \$25
 Currency Conversion Fee Non U.S. Funds..... 1% of transaction

Broadview iPay

Bill pay NSF\$25
 Bill pay stop payment.....\$20

1. Broadview to reimburse the difference between the ATM surcharge fee and \$1 within 2 business days.
2. Broadview to reimburse up to \$5 per day on ATM surcharge fees within 2 business days.
3. Fee for delivery within United States. Fee for delivery outside of the United States will be the actual cost for expedited shipping.
4. Funds transfers are initiated by you, not a third party.
5. Other Mastercard fees may apply.

Special

Account research/reconciliation (per hour) \$15
 ACH credit returned payment fee \$25
 ACH debit items – insufficient funds charge - External Withdrawal (Returned)..... \$25
 ACH debit items – insufficient funds charge - External Withdrawal (Paid) \$25
 ACH stop payment on electronic debit \$10
 Escheatment \$25
 Funds transfer⁴
 Standard outbound.....\$3
 Next day outbound.....\$4
 Instant outbound\$5
 IRA transfer fee..... \$15
 Mastercard® Gift Cards⁵..... \$3.95
 Restraining notices/levies (legal) \$50
 Rush replacement credit card³..... \$20
 Safe deposit box annual fees
 Patroon Creek, Wilton, Schenectady State Street, and Midler in sizes 5x5, 3x10, 5x10, and 10x10 \$50-\$120
 Union St. in sizes 3x5, 3x10, and 10x10\$35-\$120
 Statement copy.....\$2
 Wire transfers
 (Domestic)
 Outgoing\$22.50
 Incoming\$0
 (International)
 Outgoing \$35
 Incoming \$10

Fees are effective as of December 1, 2025

Please see your Member Benefits Guide for additional information about when fees may be charged and for all other Terms and Conditions governing your accounts.

For more information, please contact the Broadview Member Solutions Center at 800-727-3328.

All fees subject to change with appropriate notice.

12/2025 B4000-17 Federally insured by NCUA

