

## SERVICE FEES

Effective December 1, 2010  
Subject to change without notice.

Other fees may apply. For specific account details see the Customer Service Information Pack, speak with a Customer Service Representative. or visit our website at [newbuffalosavings.com](http://newbuffalosavings.com).

### SAVINGS ACCOUNTS

Dormant Account*	\$ 5.00/Mo
Balance Below \$100	\$ 4.00/Qtr
No Charge if Under 18 or 65 & Over	
ACH Return Fee	\$25.00
Account Closed in First 90 Days	\$10.00
Money Market	\$ 5.00/Mo
on balances below \$2500	

### CHECKING ACCOUNTS

NSF* Check, Debit, ACH* Overdrafts	
Returned	\$25.00
Paid	\$30.00
Stop Payment	\$25.00
Inactive Account*	\$ 5.00/Mo
Account Closed in First 90 Days	\$25.00

#### Personal Checking

Daily Overdraft Fee*	\$ 5.00/Day
Budget Checking	
Charge per Check	\$ .20
Regular Checking	
Min. Balance below \$500	\$ 5.00/Mo
Super Checking	
Min. Balance below \$2500	\$ 5.00/Mo
Charge per Check after 15	\$ .15

#### Business and Organizational Checking

Daily Overdraft Fee*	\$20.00/Day
Monthly Service Fee	\$ 5.00
Charge per Debit Item	\$ .15
(First 15 Items per Month Free)	
Charge per Deposit	\$ .20
(No Per-item Fee)	

#### Overdraft Protection

Fee per Activation	\$ 5.00
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#### Wires - for Customers Only

Incoming Wire	\$ 5.00
Outgoing Wire	\$15.00
International Outgoing Wire	\$50.00

### ATM/CheckCard

Card Replacement	\$ 5.00
PIN Replacement	\$ 5.00
Transactions and Inquiries on NBSB Acct at NBSB ATMs	No Charge
Transactions on NBSB Acct at Non- NBSB ATMs	\$ 1.00
Inquiries on NBSB Acct at Non- NBSB ATMs	\$ .50

### GENERAL

Telephone Transfer	\$ 2.00
Certified Check*	\$ 5.00
Teller Check on Account*	\$ 3.00
Accommodation Check*	\$ 5.00
Cancelled Check Copy (1 Free/Mo)	\$ 3.00
Statement Copy	\$ 5.00
Telephone Inquiry	\$ 2.00
Balance Checkbook	\$10.00/Hr
Printout per Page	\$ 1.00
Research Requests	\$25/Hr,
\$10/Minimum	
Locking Deposit Bags	\$15.00
Money Orders	\$ 3.00
65 Or Over with Accounts	\$ .50
Pmt. Coupon Book Replacement	\$ 5.00
Photo Copies	\$ .50
Notary for Customer	No Charge
Notary for Non-Customer	\$ 2.00
Fax	
Sent Per page	\$ 2.00
Receive per Page	\$ 1.00



Banking the way *You* like it.™  
In the bank • At home On the go

\* See Glossary on Back

## GLOSSARY

Dormant – A Savings Account is considered dormant if for three years there have been no deposits or withdrawals to the account.

Inactive Account – A Checking Account is considered inactive if for six months there have been no deposits or withdrawals to the account.

NSF – Non-Sufficient Funds: The balance in the checking account is not sufficient to cover an incoming debit on the account.

Daily Overdraft Fee - The fee charged for every day the account has a negative balance.

ACH – Automated Clearing House indicates an auto-withdrawal from a checking account. Requires pre-authorization from account holder.

Certified Check - A check provided by the customer, drawn on their NBSB account. Funds are “certified” by a stamp and a Bank Officer’s signature.

Teller Check On Account- A withdrawal by Bank Check from a Savings Account payable to someone other than account owner.

Accommodation Check - A Bank Check payable to anyone sourced by funds provided in cash, check, or directly from an NBSB account.



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[newbuffalosavings.com](http://newbuffalosavings.com)

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