

All Accounts	
• Deposited Checks Returned Unpaid by another Bank (per item).....	\$ 10.00
• Change in Account Title.....	\$ 7.00
• Replacement of Lost Passbook.....	\$ 7.00
• Account Transcript (per page).....	\$ 7.00
• Consul Letter/Balance Confirmation Letter.....	\$ 30.00
• Interim Statement (Terminal Copy).....	\$ 5.00

Basic Banking, Checking, NOW/SuperNOW and Money Market Accounts	
• Stop Payment on a Check.....	\$ 20.00
• Check Unpaid Due to Insufficient or Uncollected Funds.....	\$ 25.00
• Certification of Check (Any Amount).....	\$ 10.00
• Counter Check, (each).....	\$ 3.00
• Proving of Customer's Statement (per hour or any part thereof).....	\$ 20.00
• NOW Account Maintenance Fee for Balance below \$2,500 at any time during monthly statement cycle.....	\$ 9.00
• Checking Account Maintenance Fee for Aggregate Balances of all accounts below \$2,500 on statement cycle date.....	\$ 9.00
• Basic Banking Account Maintenance Fee (per month).....	\$ 3.00
• Basic Banking Account Excess Withdrawal Fee (per month) for cash, check or Emigrant ATM withdrawals in excess of twelve during statement cycle.....	\$ 6.00
• Money Market Account Maintenance Fee for Balance below \$2,500 at any time during monthly statement cycle.....	\$ 9.00
The fee for cost of checks will be charged in accordance with the latest price list furnished us by the manufacturer. These prices are available upon inquiry at any of our branches.	

Savings and Bonus Market Accounts	
• Maintenance Fee (per month) for Balance below \$500 at any time.....	\$ 2.00
• Transaction Fee (per transaction) for Balance below \$250 after Withdrawal or Check Cashed.....	\$.50

Other Service Fees	
• Legal Fee (for processing Subpoenas, Levies, etc.).....	\$ 100.00
• Money Order (up to \$1000.00).....	\$ 3.00
• Official (Teller's) Checks.....	\$ 4.00
• Stop Payment on any Official Check, Money Order or Electronic Item.....	\$ 20.00
• Photocopy (per item).....	\$ 4.00
• Replacement of Lost ATM Card.....	\$ 7.00
• Wire Transfer Fee (Incoming).....	\$ 15.00
• Wire Transfer Fee (Outgoing).....	\$ 30.00
• Early Closeout of Account (within 180 days of account opening).....	\$ 10.00
• Annual IRA Plan Maintenance Fee.....	\$ 9.00
• Annual Keogh Plan Maintenance Fee.....	\$ 25.00
• IRA/KEOGH Trustee Transfer Fee (Per Transfer).....	\$ 25.00
• ACH Return Fee (Debit Returned Unpaid Due to Insufficient or Uncollected Funds).....	\$ 25.00
• ATM/POS User Fee at a Terminal not owned by us (Withdrawal or Inquiry).....	\$ 1.00
• ATM/IBT User Fee at a Terminal not owned by us (Inter-bank transfer debit).....	\$ 1.00
• Foreign Currency Exchanges up to \$500.00 (US Dollars).....	\$ 5.00
• Foreign Currency Exchanges Greater Than \$500.00 (US Dollars).....	\$ 10.00
• Foreign Currency Sold.....	\$ 10.00

ABANDONED PROPERTY - All Accounts

If any account is considered inactive, as defined in your Truth-In-Savings Account Disclosure, a service fee of \$10.00 will be charged against the account to defray the costs related to the payment of the account to the Comptroller of New York State. In the year the account will escheat to New York State a certified mailing fee will be assessed to all accounts with a balance of \$1,000.00 or more. In addition, if the account has a balance of \$50.00 or more, a pro-rata share, based on the total dollar amount of the accounts listed, of the cost of publishing the notice that certain accounts are to be turned over to New York State as abandoned property will be charged.

GENERAL

Service fees will be assessed against your account automatically except for statement reconciliations, transcripts, title changes and photocopies which may be charged against your account or paid in cash.

EMIGRANT'S CONVENIENT LOCATIONS

EMIGRANT BANK

5 East 42nd St. 10017-6994
13 Croton Ave. Ossining, New York 10562

EMIGRANT SAVINGS BANK, MANHATTAN

371 7th Ave. 10001-2006
250 West 23rd St. 10011-2301
812 Lexington Ave., near 62nd St. 10021-8193
1270 Lexington Ave. at 85th St. 10028-2097
10 Downing Street 10014-4734
375 Hudson St. 10014-1107
110 Church St. 10007-2402
465 Grand St. at Pitt St. 10002-4894
105 Second Ave. at E. 6th St. 10003-8389

EMIGRANT SAVINGS BANK, LONG ISLAND

280 East Park Ave., Long Beach 11561-3596
1693 Hempstead Turnpike, Elmont 11003-1815
1000 Merchants Concourse, Westbury 11590-5113
200 Birch Hill Road, Locust Valley 11560-1832
333 Glen Cove Ave., Sea Cliff 11579-2113
Plainedge Plaza Shopping Center 3986
Hempstead Turnpike, Bethpage 11714-5603
167 Walt Whitman Road (Route 110)
Huntington Station 11746-4153

EMIGRANT SAVINGS BANK BRONX/WESTCHESTER

2021 Bartow Ave, at Asch Loop (Co-op City) 10475-4698
2526 Grand Concourse at Fordham Road, 10458-4902
101 East 170th St., at Walton Ave. 10452-7097
74 Hugh J. Grant Circle at Cross Bronx Expressway,
10472-5099
370 East 149th St. near Third Ave., 10455-3984
1753 East Main Street, Route 6,
Mohegan Lake, New York 10547
33 Mamaroneck Ave. White Plains, 10601-4204
85 Pondfield Road, Bronxville 10708-3974

EMIGRANT SAVINGS BANK, BROOKLYN/QUEENS

1954 Flatbush Ave., 11234-2891
1617 Avenue M at East 17th St., 11230-6098
418 Myrtle Ave., 11205-2499
168-42 Hillside Ave., at 169th St. Jamaica 11432-4495
102-35 Queens Blvd. at 68th Ave., Forest Hills 11375-3798
91-31 Queens Blvd. at Woodhaven Blvd., Elmhurst 11373-5501

Service Fee Disclosure Effective December 19, 2011

 **EMIGRANT BANK**

AND ITS REGIONAL RETAIL BANKING AFFILIATES