



MyBankingDirect.com, a Service of New York Community Bank, Member FDIC

Schedule of Fees Consumer Accounts

NYCB Online and NYCB Mobile

Monthly Online Service	No Fee
Monthly Bill Pay Service	No Fee
Photocopy of Bill Payment Check	\$20.00
Expedited Bill Payment Fee	\$9.95
Overnight Bill Pay Check Fee	\$15.00
External Transfers Standard Outgoing	No Fee
External Transfers Standard Incoming	No Fee
External Transfers Expedited Outgoing	\$7.00

ATM/Visa® Debit Card Transactions

Foreign Terminal Transactions ¹ per withdrawal, transfer or inquiry	
Domestic ²	\$2.50
International ³	\$3.00
Point-of-Sale Credit Transaction	No charge
Replacement of Card	\$5.00
Rush Replacement Card	\$50.00

¹ Transactions processed at other banks' ATMs. NOTE: When you use an ATM not owned by us (except ATMs in the Allpoint Network), you may be charged a fee for each withdrawal, transfer and inquiry by the ATM operator. My Banking Direct (MBD) Checking and Direct Checking account customers will receive a rebate of those surcharges up to \$20.00 per statement cycle. The rebate only applies to those fees assessed for ATMs within the United States. The surcharges assessed will be determined at the end of the statement cycle and will be credited to your MBD Checking Account or Direct Checking during the next statement cycle. If your MBD Checking or Direct Checking account is closed before the end of the cycle, the surcharge rebate is forfeited.

² Waived for My Banking Direct Checking and Direct Checking.

³ All international transactions will be assessed an International Exchange Fee in the amount of 1% of the transaction performed

Checks

Request to negotiate checks drawn on the bank by a non-depositor in an NYCB location	1.5% of check amount
Checks error/rejection due to use of checks not obtained through bank	\$20.00
Letter of Protest	\$30.00
Printing of Checks Varies with style and quantity	\$5.00
Returned Deposited or Cashed Checks / Chargeback	\$10.00

Abandoned Property

Processing and Handling <i>If and when permitted by law but no more than</i>	\$10.00
Newspaper Publication	Cost varies
Certified Mail Notice	Cost varies

Duplicating Services

Account Statement	\$10.00*
Photocopy of Paid Check/Deposit	\$5.00
Tax Reporting Forms <i>The higher of the actual cost of obtaining the requested information or</i>	\$15.00
Paid Money Order or Teller's or Bank Check	\$10.00
Request for Prior Years Statement Research	\$50.00/hour Min 1 Hour

*Flat fee will be charged for all pages that require duplicating services.



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Mail

Returned Mail Monthly Processing Fee	\$15.00
Duplicate Statement Mailing (no Images)	\$20.00 per month
Interim Statement Fee	\$20.00

Returned Items/Payments (Except Direct Checking)

Exception Processing	\$20.00
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* Automated transaction that cannot be fully processed without a manual intervention

Wire Transfers

Incoming Domestic	\$15.00
Incoming International	\$15.00

Miscellaneous Fees and Services

Account Transcript	\$10.00/Page
Backup Withholding Setup Fee	No Charge
Change of Account Title	\$20.00
Closeout of Account within 180 Days of Opening*	\$30.00
Garnishment	\$150.00 or maximum amount permitted by law
Living Trust Account	No Charge
Stop Payment or Removal of Stop Payment	\$35.00
Account Verifications	\$30.00
Certified Mail Notice	\$30.00

*except My Banking Direct – Direct Checking

Products No Longer Offered

<i>Monthly fee</i>	
Earn More MM Checking (less than \$1,000.00) based on average daily balance during the month	\$10.00
My Community e-MM Checking (less than \$1,000.00) based on average daily balance during the month	\$10.00
My Community e-Savings (less than \$1,000.00) based on any day during the month	\$5.00

NYCB reserves the right to change fees & charges as necessary.

Not all products and services are offered in all regions. Please call (866) 285-1856 to speak to a representative for details.