

FEE SCHEDULE
Fee Schedule



FEES AND CHARGES. The following fees and charges may be assessed against your account:
Check printing fees vary by the style of check ordered.

Furnished Currency	
Dollar Amount-----Charge Per Dollar	
0.00-250,999 -----	.0018
251,000-500,999-----	.0015
501,000-750,999-----	.0012
751,000+-----	.0009
Account Activity Report	\$1.00
Account Closed By Mail	\$10.00
Account Closed Within 6 Months of Opening	\$25.00
Account Number Change	\$25.00
Account Revision (Consumer Only)	\$10.00
Amortization Schedule	\$10.00
ATM (Off Premises)	\$1.50
Bank Bag - Night Lock	\$20.00
Bank Bag - Zipper	\$3.00
Cash Withdrawals over \$15,000.00 1% Fee or \$1,000 max fee	
Cashier's Check (Customers Only)	\$5.00
Chargeback	\$5.00
Check Cashing (Non-Customer) 2% Fee or \$5 min	
Collections (Incoming and Outgoing)	\$10.00
Copies of the Back of Checks - Per Month	\$5.00
Debit Card Replacement (Central Issue)	\$10.00
Debit Card Replacement (Instant Issue)	\$15.00
Enlarge Check Images (Monthly)	\$5.00
Fax Service (Sending) \$3.00 First Page, \$1.00 Each Additional Page	
Garnishment/Levy	\$50.00
Hold Monthly Statements - Per Month	\$5.00
International Wire Transfer (Customer Only) - Rates Vary	
Nonsufficient Funds (NSF) Return Charge	\$30.00
Notary Service (Non-Customer) \$6.00, \$1.00 Per Additional Signature	
NSF (Non-sufficient Funds) Auto Transfer	\$5.00
Outgoing Wire Fee (Customer Only)	\$25.00
Overdraft Fee	\$30.00
Paper Statement Fees are assessed to the NBT Star account. If you elect to receive paper statements or if you do not complete your Online Banking enrollment by accepting the online terms and conditions and continue to receive a paper statement by mail after your first statements, there will be a 5.00 fee per statement period.	\$5.00
Photocopies - Per Page	\$0.50
Re-opening Closed Account	\$25.00
Reconciliation - Per HR	\$25.00
Research - Per HR	\$25.00
Returned Item Fee	\$30.00
Returned/Reprocessed Item Handling Fee	\$30.00
SC Excess Trans at \$2 fee charged for each withdrawal, after the sixth withdrawal per statement cycle on Money Market or Savings accounts	\$2.00
Special Handling of Account - Per Month	\$10.00
Stop Payment	\$30.00

Initials



Telephone Transfer	\$3.00
Temporary Checks 3 on a page	\$3.00

Initials

