

# UNDERSTANDING YOUR CONSUMER DEPOSIT ACCOUNT

## SCHEDULE OF FEES

EFFECTIVE SEPTEMBER 1, 2017



**Savings Bank  
of Danbury**

## SCHEDULE OF FEES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Replace Debit card.....	\$10.00
Check printing.....(fee depends on style and quantity of check ordered)	
Certified checks.....	\$25.00
Traveler's checks.....	1% per \$100.00 purchased
Traveler's checks for Two.....	1.5% per \$100.00 purchased
Gift checks.....	\$2.50
Deposited checks (and other items) returned unpaid.....	\$15.00
An account is inactive if for 365 days you have made no deposits or withdrawals to the account.	
Inactivity fee.....	\$2.00
This fee is charged each month.	
Garnishments.....	\$125.00
Executions.....	\$125.00
Levies.....	\$125.00
Subpoenas.....	\$125.00
Other Legal Services.....	\$75.00
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, or other electronic means.	
Insufficient Funds Charge - paid.....	\$35.00
Insufficient Funds Charge - returned.....	\$35.00
Overdraft Privilege Program -	
ATM/POS One-Time Transaction.....	\$35.00
In order for us to allow ATM and one-time debit card transactions to overdraw your account, we are required to obtain your consent (you must "opt-in"). Upon your consent we will, at our discretion, pay for ATM and one-time debit card transactions when there are insufficient funds in your account.	
Overdraft protection transfer fee.....	\$10.00
Insufficient Funds Charge -	
ACH (preauthorized withdrawal).....	\$35.00
Uncollected Funds Charge paid.....	\$35.00
Uncollected Funds Charge returned.....	\$35.00
Account research.....	\$25.00 per hour
Account balancing assistance.....	\$25.00 per hour
Special Statement/printouts.....	\$5.00
Special coin and currency orders.....	\$50.00 per order
Stop payments - per item.....	\$30.00
Stop payments - range of checks.....	\$30.00
*fee is applied to range of checks in sequential order	
Coupon envelopes deposited.....	\$10.00 each
Coupon envelopes returned.....	\$10.00 each

Collections

Domestic .....	\$35.00
International .....	\$35.00

Bond collection fee.....\$75.00

Returned Bond Collection fee.....\$50.00

IRA transfer fee.....\$25.00

Wire transfers

Domestic (incoming).....\$15.00

Domestic (outgoing).....\$20.00

International (incoming).....\$15.00

International (outgoing).....\$45.00

Other correspondent bank service charges may apply.

Checks

Bank official check.....\$5.00

Money order.....\$3.00

Counter check.....\$0.50

Lost Passbook fee.....\$10.00

Account closing (less than 90 days).....\$15.00

Signature guarantee.....\$10.00 per signature

Safe deposit fees

Lost key.....\$20.00

Late fee (after 30 days).....\$10.00

Box drilling.....\$200.00

Returned mail processing.....\$5.00

Notary service (non-customer).....\$5.00 per occurrence

Loose coin counting.....5% of total  
(\$5.00 minimum)

Pre-authorized transfers from Savings Bank of Danbury  
to another bank.....\$5.00 per transaction

Visa® Debit Card special handling fees

• Lost or stolen same-day replacement.....\$25.00  
(if picked up in person)

- with overnight mailing.....\$40.00

• Damaged card replacement same-day.....\$25.00  
(if picked up in person)

- with overnight mailing.....\$40.00

Debit Card used at non-SBD ATM.....\$1.00 per transaction  
(This fee applies to Priority Checking customers only.)

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.



# Savings Bank of Danbury

Visit our website at [www.SBDanbury.com](http://www.SBDanbury.com)  
to find the branch location closest to you.

Main Office: 203-743-3849



MEMBER  
**FDIC**

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