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Personal and Business Accounts

New York Schedule of Fees – Effective 02/12/2024

Other Account Fees		
Account closed (within 180 days) ¹	\$25	
Automatic Redeposit Check (Business Accounts Only)	\$2.50 per item	
Deposited check and returned unpaid (Business Accounts Only)	\$10	
Stop payment request*	\$25	
Excessive transactions (Money Market Accounts)	\$15	
Excessive transactions (Savings Accounts)	\$5	

Standard Overdraft Fees ¹			
Overdraft Fees for personal checking accounts	A maximum of 3 fees per account will be charged on any business day. No fee will be charged at the end of the business day when your account is overdrawn by \$50.00 or less.	\$34 per item	
Overdraft Fees for personal savings and money market accounts	A maximum of 3 fees per account will be charged on any business day.	\$10 per item	
Overdraft Fees for business checking accounts	There is no limit to the number of fees that can be charged on any business day.	\$34 per item	
Overdraft Fees for business Savings and money market accounts	There is no limit to the number of fees that can be charged on any business day.	\$10 per item	



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Overdraft Protection Fees			
Overdraft Line of Credit	The fee for each advance from your Overdraft Line of Credit account.	\$0 – personal accounts \$10 – business accounts	
Overdraft Protection	The fee for each transfer from your linked checking, savings or money market account. ³	\$0 – personal accounts \$10 – business accounts	
Overdraft Coverage Fees for Debit/ATM Cardholders			
For accounts that have NOT "opted-in" to have overdraft coverage for everyday debit card purchases and ATM transactions.	These transactions will be declined and no fee will be charged. Excludes automatic bill payments and/or recurring debit card transactions, where standard overdraft fees apply.	\$0	
	Standard overdraft fees will apply.		
For accounts that have "opted-in" to have Overdraft coverage for everyday debit card purchases and ATM transactions.	A maximum of 3 overdraft fees will be charged on any business day.	\$34 per item	
	No overdraft fees will be charged if at the end of the business day your account is overdrawn by \$50 or less after all the transactions have been posted.		

Collection Services				
Collection of foreign items	\$50			
Incoming or outgoing domestic collections, collection of insurance claims with car titles, money orders, fees, and wire transfers	\$35			
Collection of matured or called bonds	\$45			
ATM Service Fees				
ATM Withdrawal at a non-Popular ATM	\$2*			
Balance Inquiry at a non-Popular ATM	\$2*			
*This fee is waived for withdrawals or balance inquiries made using a Po ATM Card at ATMs belonging to the Allpoint				



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Other Products and Services		
Account research/reconciliation	\$35/hour; \$20 minimum.	
Cashier's check/official bank check	\$10	
Check printing*	Varies by style & quantity	
Compliance with legal process (garnishment, levy, citation)	\$100	
Consulate/Immigration letter	\$35	
Copies (checks, statements, money orders, other bank records)	\$5 if under 60 days \$10 if over 60 days	
Counter (temporary) checks	\$5 (minimum 10)	
Coupon redemption - bond	\$10/envelope + collection fee	
Incoming wire transfer (domestic and international) ^{2*}	\$15	
Lost passbook	\$10	
Money order	\$5	
Night deposit	\$3.50/bag	
Notary public	\$2	
Outgoing domestic wire transfer ²	\$30	
Outgoing international wire transfer ²	\$40	
Purchase of bundled currency	\$0.50/strap	
Purchase of rolled coins	\$0.08/roll, customer	
Safe deposit box annual rental 2" x 5"	\$45	
Safe deposit box annual rental 5" x 5"	\$85	
Safe deposit box annual rental 3" x 10"	\$100	
Safe deposit box annual rental (other sizes)	Varies by size	
Safe deposit box drilling fee	\$125	
Safe deposit box lost key	\$15	
Safe deposit box rental late fee (Annual fee assessed 30 days after due date)	\$8	
Special statement handling (duplicate, cut-off or interim statement, transaction)	\$5	
Transfer-out/Direct Rollover Fee for Retirement Accounts	\$30	

*Prestige customers - please refer to your Your Guide to Popular Prestige Checking

¹ Excludes Easy Access Checking

 ² For Business Banking Products, please refer to your Business Agreement and Disclosure.
³ Transfers made from your Savings or Money Market accounts will count towards the 6 transaction limit and a fee may occur if the limit is exceeded.