

Municipal Account Information

Municipal Checking

Earnings Credit Allowance (ECA) paid to offset service charges is variable and may change daily. The ECA is calculated on the average collected monthly balance. A 10% reserve requirement will be excluded from balances eligible for earning credit.

Minimum balance to open account	\$0
Monthly maintenance fee	\$0
Per ACH transaction fee	\$0.18
Per check paid fee.....	\$0.20
Per deposit fee.....	\$0.75
Per deposited item fee	\$0.15

Municipal Checking with Interest

Earnings Credit Allowance (ECA) paid to offset service charges is variable and may change daily. The ECA is calculated on the average collected monthly balance. A 10% reserve requirement will be excluded from balances eligible for earning credit.

Minimum balance to open account	\$0
Monthly maintenance fee	\$0
Per ACH transaction fee	\$0.18
Per check paid fee.....	\$0.20
Per deposit fee.....	\$0.75
Per deposited item fee	\$0.15
Minimum daily balance required to obtain the Annual Percentage Yield disclosed:	\$0.01

Municipal Fund

Minimum balance to open account	\$100
Monthly maintenance fee	\$0
Minimum daily balance required to obtain the Annual Percentage Yield disclosed:	\$100

Common Interest Rate Disclosures

The following disclosures apply to all types of accounts.

Business Day: The term “business day” refers to every day except Saturdays, Sundays, and federal holidays.

Rate Information: Your interest rate and Annual Percentage Yield may change.

Accrual of Interest: Interest begins to accrue no later than the business day of your deposit.

Determination of Rate and Frequency of Rate Changes: At our discretion, we may change the interest rate on your account at any time.

Compounding and Crediting Frequency: Interest will be compounded monthly. Interest will be credited to your account every month on the statement date. Fees could reduce earnings on your account.

Account Closing and Interest: If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Notice of Withdrawal: We reserve the right to require seven days’ notice in writing before each withdrawal from an interest-bearing account as defined by Regulation D.

Business Service Fees

The following fees may be assessed on your account. Fees shown are for each transaction of the type shown, unless otherwise indicated:

Abandoned Property ¹ , per Account or such lesser rate as may be set by law	\$65.00
ACH Block Setup Fee	\$25.00
ATM/Debit Cards:	
Expedited Card Replacement Fee	\$65.00
International ATM Transactions:	
Mastercard (M/C) Cross Border Fee	2.79% of US Dollar Amount
Mastercard (M/C) Currency Conversion Fee	0.21% of US Dollar Amount
Non-PCSB ATM Transactions	\$2.50
Replacement ATM/Debit Card Fee	\$10.00
Audit Confirmation	\$35.00
Canadian Foreign Draft - USD value less than \$300	\$15.00
Canadian Foreign Draft - USD value \$300 or more	\$5.00
Cashier's Check	\$7.50
Chargeback Item Fee (Returned Deposited Item)	\$10.00
Check Orders (CHK Order)	prices vary depending on style
Collection Item Fee (for processing checks drawn outside of the United States)	\$30.00
Counter Checks, per page	\$2.00
Excessive Transaction Fee ²	\$10.00
Legal Process Fee (e.g. attachment, levy or garnishment), per occurrence	
or such lesser rate as may be set by law	\$100.00
Overdraft Fees:	
Paid Item Fee ³ – when we pay an overdraft item, unless the item had been previously charged	
a Returned Item Fee	\$35.00
Returned Item Fee ³ – when we return an overdraft item unpaid, unless the item had been previously charged	
a Returned Item Fee	\$35.00

Research:	
Research Fee, per hour	\$30.00
Copy Fee, per item, or per page (copies of checks, transaction slips, cashier's checks, or deposited items)	\$5.00
Duplicate or Interim Statement Fee	\$5.00
Statement Copy with Images Fee	\$5.00
Statement Reconciliation, per hour	\$30.00
Subpoena Research, per hour	\$75.00
Safe Deposit Box Rental Fees:	
(Check availability of sizes with your Branch Representative)	
Safe Deposit Box Annual Fee	Varies by Size [†]
Safe Deposit Box Drilling Fee	\$200.00
Late Fee	\$15.00
Replacement Key Fee	\$35.00
[†] Contents of safe deposit boxes are not FDIC or Bank insured. Boxes are located at select branch locations and available sizes vary.	
Stop Payment, all items including ACH & bill pay	\$25.00
Sweep Transaction Fee (overdraft protection transfer from a deposit account), per transfer	\$10.00
Wire Transfer Fees ⁴ :	
Domestic:	
Incoming	\$15.00
Outgoing	\$35.00
International:	
USD Incoming	\$15.00
USD Outgoing	\$40.00
Foreign Currency Incoming	\$0.00
Foreign Currency Outgoing	\$25.00
Wire Trace Fee	\$40.00

1. Consistent with New York law, the fee to be assessed on each abandoned property will equal the costs related to or incurred as a result of the payment or delivery of abandoned property to the state comptroller, including but not limited to the costs incurred to provide written notice to the account holder.
2. For Savings and Money Market Accounts, within any monthly statement period, you may make a total of ten (10) withdrawals, transfers, or payments to another Account or third party, at no charge. Transactions subject to the ten (10) transaction limit include: automatic transfers and online banking transfers between your accounts; Bill Payments; telephone transfers initiated through Telephone Banking, branch or the customer call center; ACH debits; checks; debit card point of sale and preauthorized debits; wires or similar payment orders. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to determine the transaction date. In-person withdrawals at a teller window, at an ATM, or received by mail are unlimited.
3. You will be charged a Returned Item Fee when we return unpaid for a non-sufficient available balance an item that is presented for payment, unless that item had been previously presented and returned for a non-sufficient available balance and you were previously charged a Returned Item Fee for that return. Further, you will be charged a Paid Item Fee if we honor or pay the item or transaction when you have a non-sufficient available balance unless you had previously been charged a Returned Item Fee when the item or transaction was previously returned, rejected, or declined. We will not charge you more than one (1) Overdraft Fee per Insufficient Item, regardless of how many times it is presented. We have no obligation to notify you if we honor, pay, return, or decline an item or transaction for a non-sufficient available balance.
4. Wire Fees are waived on IOLAs.

To request additional information about
PCSB Bank's products and services,
please visit your local PCSB Bank office,
call us at 888-808-4700, or visit us online at:
[PCSB.com](https://www.PCSB.com)

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