

Ballston Spa National Bank
Schedule of Fees and Charges
Effective April 1st, 2026



ATM / Debit Card Fees

Replacement Debit Card	\$10.00
Expedite Card (2-day)	\$25.00
Emergency Card (1-day)	\$70.00
Non-customer Transaction at BSNB ATM	\$3.25

Wire Transfers

Outgoing Domestic	\$25.00
Incoming Foreign	\$15.00
Outgoing Foreign	\$50.00
Returned Wire	\$50.00

Gift / Travel Cards

Gift Card Load	\$3.50
Travel Card Load	\$8.00
Travel Card Reload	\$2.95

Checks

Official Bank Check	\$10.00
Foreign Check Collection	\$40.00
Canadian Check Collection	\$25.00
Over the Counter Check	\$1.00
Stop Payment	\$30.00
Protested Check	\$30.00
(fee excludes postage)	

Safe Deposit Fees

Late Payment	\$25.00
Key Replacement	\$15.00
Drilling (minimum)	\$175.00

Returned Items

Overdraft / NSF ¹	\$35.00
Returned Deposit Item	\$15.00
Uncollected Funds	\$35.00
Returned Mail Fee	\$5.00

¹NSF fees may be charged for each presentment of an item that is not paid.

Dormancy

Inactive Account - Checking & Savings Monthly	\$5.00
(after 12-months)	
Escheatment Processing	\$100.00

Miscellaneous

IRA Transfer Fee (outgoing)	\$75.00
Research Fee / Account Reconciliation	\$45.00
(1-hour minimum)	
Duplicate Statement Request	\$5.00
Per Statement	
Legal Process Handling,	\$100.00
Tax Levy/Garnishment	
Account Closed within 0-6 Months	\$20.00
Non-Customer Credit Card	\$25.00
Cash Advance	
Night Deposit Secure Bag Purchase	\$35.00
Night Deposit Unsecure Bag Purchase	\$5.00
Night Deposit Key Replacement	\$5.00