

# Consumer Fee Schedule

Effective February 28, 2025

## Checking, Money Market, and Savings

Printout of Statement.....	\$10.00
Placement of Stop Payment Order (per ACH/Check) .....	30.00
Photocopy of Paid Check/Item .....	6.00
Check Printing.....	Varies by Style
Duplicate Statement .....	5.00
Account Research & Reconciliation (per hr–min \$25) .....	25.00
Return Mail Handling .....	10.00
Abandoned Property Transfer <sup>1</sup> .....	25.00

## ATM Withdrawals and Balance Inquiries

Customer at Flushing Bank ATM .....	N/C
Customer at Allpoint ATM <sup>2</sup> .....	Surcharge Free
Customer at Non-Flushing Bank ATM <sup>3</sup>	
Domestic <sup>3</sup> .....	1.50
International .....	3.00

## Point of Sale Transactions

PIN Based Transaction .....	N/C
Signature Based Transaction.....	N/C
International Transaction <sup>4</sup> .....	1% of Transaction
ATM/Debit Card Replacement.....	10.00

## Checks Issued

Official Check – Depositor Only (per item) .....	\$10.00
Photocopy of Official Check (per item) .....	15.00
Stop Payment of Official Check (per item).....	15.00

## Transfers and Collections

### Wires

Domestic – Incoming .....	\$15.00
Domestic – Outgoing.....	30.00
Foreign – Incoming .....	15.00
Foreign – Outgoing.....	50.00

## Collections

Domestic – Incoming and Outgoing .....	\$30.00
Foreign – Incoming and Outgoing .....	35.00
Domestic/Foreign – Incoming and Outgoing Returned Item for Insufficient or Uncollected Funds.....	35.00

## Safe Deposit Box

Box Rental.....	Subject to Availability and Size
Break Open.....	\$150.00
Late Payment .....	10.00
Lost Key Replacement .....	25.00
Abandoned Property Transfer <sup>1</sup> .....	25.00

## Legal Process

Attachments, Levy, Restraining Notice, etc.....	\$125.00
Consulate Letter .....	20.00
Signature Verification .....	10.00

## Miscellaneous

Retirement Plan Successor Trustee Fee.....	\$25.00
Verification of Deposit.....	10.00
Copy of Mortgage Legal Document (per page).....	1.00
Protest Fee.....	10.00
Duplicate 1099 .....	5.00
Foreign Currency Order (per order).....	22.50

## For More Information

Visit your local Flushing Bank branch, call **800.581.2889** (855.540.2274 TTY/TDD), or go to [FlushingBank.com](http://FlushingBank.com).

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A Division of OceanFirst Bank N.A. **Bank**

1) Does not include cost of public notice. 2) Flushing Bank customers will not incur a charge from Allpoint for the use of their ATM network but will incur a 'Non-Flushing Bank' ATM fee from Flushing Bank. For a list of Allpoint ATMs visit [FlushingBank.com](http://FlushingBank.com). 3) Certain fees may be assessed by other financial institutions for use of their ATMs. Customers using Non-Flushing Bank ATMs may incur other additional fees from those ATM providers and Flushing Bank. For Complete Checking accounts, Flushing Bank will waive the fees for the first 5 domestic ATM withdrawals and will rebate up to \$15 in other bank domestic ATM Surcharge Fees. All rebated fees will be credited at the end of each statement cycle. No fees for inquiries. 4) International fees paid at terminals located outside of the United States. The international fees are charged regardless of whether or not currency conversion occurs.

Flushing Bank is a registered trademark

BRFEC0711 REV 0626



# Complete Checking Premier Fee Schedule

Effective February 28, 2025

## Checking, Money Market and Savings

Complete Checking Premier Low Balance Fee <sup>1</sup> .....	\$25.00
Complete Premier Money Market Low Balance Fee <sup>2</sup> .....	15.00
Check Printing.....	Varies by Style
Account Research & Reconciliation (per hr—min \$25) .....	25.00
Return Mail Handling .....	10.00
Abandoned Property Transfer <sup>3</sup> .....	25.00

## Point of Sale Transactions

International Transaction <sup>4</sup> .....	1% of Transaction
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## Checks Issued

Stop Payment of Official Check (per item).....	\$15.00
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## Transfers and Collections

### Wires

Domestic – Incoming .....	\$15.00
Domestic – Outgoing.....	30.00
Foreign – Incoming .....	15.00
Foreign – Outgoing.....	50.00

### Collections

Domestic – Incoming and Outgoing .....	30.00
Foreign – Incoming and Outgoing .....	35.00
Domestic/Foreign – Incoming and Outgoing Returned Item for Insufficient or Uncollected Funds.....	35.00

## Safe Deposit Box

Box Rental.....	Subject to Availability and Size
Break Open.....	\$150.00
Lost Key Replacement.....	25.00
Abandoned Property Transfer <sup>3</sup> .....	25.00

## Legal Process

Attachments, Levy, Restraining Notice, etc.....	\$125.00
Consulate Letter .....	20.00
Signature Verification.....	10.00

## Miscellaneous

Retirement Plan Successor Trustee Fee.....	\$25.00
Verification of Deposit.....	10.00
Copy of Mortgage Legal Document (per page).....	1.00
Protest Fee.....	10.00
Duplicate 1099 .....	5.00
Foreign Currency Order (per order).....	22.50

## For More Information

Speak with your Flushing Bank Premier Banker.

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1) A low balance fee of \$25.00 will be imposed on the Complete Checking Premier account every month unless you maintain a minimum daily balance of \$50,000 in the account or \$50,000 in combined account balances.  
2) A low balance fee of \$15.00 will be imposed on the Complete Premier Money Market account every month unless you maintain a minimum daily balance of \$25,000 in the account. 3) Does not include cost of public notice. 4) International fees paid at terminals located outside of the United States. The international fees are charged regardless of whether or not currency conversion occurs.

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BRFEP0914 REV 0626



# Business Fee Schedule

Effective April 1, 2025

## Checking, Money Market and Savings

Check, ACH or Recurring Debit Card Transaction Returned for Insufficient or Uncollected Funds	\$35.00
Check, ACH or Recurring Debit Card Transaction Paid for Insufficient or Uncollected Funds	35.00
ATM Transactions or One-Time Debit Card Transactions Paid for Insufficient or Uncollected Funds – when Customer Opt-In is on file	35.00
Printout of Statement	10.00
Placement of Stop Payment Order (per ACH/Check)	30.00
Photocopy of Paid Check/Item	6.00
Check Printing	Varies by Style
Duplicate Statement	5.00
Account Research & Reconciliation (per hr–min \$25)	25.00
Return Mail Handling	10.00
Early Closeout of Account (within 90 days)	20.00
Excessive Transactions	15.00
Cash Reserve Line of Credit Transfer (per transfer)	10.00
Business Payroll Check Cashing Card (per card)	1.00
Business Payroll Check Cashed (per check)	3.00
Abandoned Property Transfer <sup>1</sup>	25.00

## ATM Withdrawals and Balance Inquiries

Customer at Flushing Bank ATM	N/C
Customer at Allpoint ATM <sup>2</sup>	Surcharge Free
Customer at Non-Flushing Bank ATM <sup>3</sup>	
Domestic	1.50
International	3.00

## Point of Sale Transactions

PIN Based Transaction	1.00
Signature Based Transaction	N/C
International Transaction <sup>4</sup>	1% of Transaction
ATM/Debit Card Replacement	10.00

## Checks Issued

Official Check – Depositor Only (per item)	\$10.00
Photocopy of Official Check (per item)	15.00
Stop Payment of Official Check (per item)	15.00

## Positive Pay Services

Positive Pay – Payee Positive Pay	\$35.00
ACH Positive Pay	10.00

## For More Information

Visit your local Flushing Bank branch, call **800.581.2889** (855.540.2274 TTY/TDD), or go to **FlushingBank.com**.

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Fees included in this Business Fee Schedule are exclusive of and may differ from fees charged through Flushing Bank's Cash Management services. 1) Does not include cost of public notice. 2) Flushing Bank customers will not incur a charge from Allpoint for the use of their ATM network but will incur a 'Non-Flushing Bank' ATM fee from Flushing Bank. Visit [www.FlushingBank.com](http://www.FlushingBank.com) for a list of Allpoint ATMs near you. 3) Certain fees may be assessed by other financial institutions for use of their ATMs. Customers using Non-Flushing Bank ATMs may incur other additional fees from those ATM providers and Flushing Bank. Refer to the Flushing Bank account disclosure for more details. 4) International fees paid at terminals located outside of the United States. The international fees are charged regardless of whether or not currency conversion occurs. 5) Customers in Complete Business Checking Large Cash and Complete Business Checking Plus Large Cash account types may incur these fees. 6) Does not include taxes and shipping costs. 7) The first 500 items are processed free of charge per statement cycle. 8) The first 200 items are processed free of charge per statement cycle. 9) Waived with an average monthly balance of \$5000. Speak with a Flushing Bank representative for more information. Flushing Bank is a registered trademark

## Cash and Coin<sup>5</sup>

Purchase/Deposit Rolled Coin (per roll)	\$0.15
Purchase/Deposit Currency (per \$100)	0.20
Night Drop	5.00
Night Drop Plastic Bags (per 100 bags) <sup>6</sup>	38.00

## Transfers and Collections

### Wires

Domestic – Incoming	\$15.00
Domestic – Outgoing	30.00
Foreign – Incoming	15.00
Foreign – Outgoing	50.00

### Collections

Domestic – Incoming and Outgoing	30.00
Foreign – Incoming and Outgoing	35.00
Domestic/Foreign – Incoming and Outgoing Returned Item for Insufficient or Uncollected Funds	35.00

## Activity and Maintenance

### Complete Business Checking

Check Paid, Deposit Ticket or Miscellaneous ACH Debit or Credit (per item) <sup>7</sup>	\$0.50
Monthly Maintenance	0.00

### Complete Business Checking Plus

Check Paid, Deposit Ticket or Miscellaneous ACH Debit or Credit (per item)	\$0.10
Monthly Maintenance	0.00

### Business Checking

Check Paid, Deposit Ticket or Miscellaneous ACH Debit or Credit (per item) <sup>8</sup>	\$0.30
Monthly Maintenance <sup>9</sup>	10.00

### Commercial Checking

Check Paid, Deposit Ticket or Miscellaneous ACH Debit or Credit (per item)	\$0.20
Monthly Maintenance	20.00

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# Business Fee Schedule

Effective April 1, 2025

## Safe Deposit Box

Box Rental.....	<b>Subject to Availability and Size</b>
Break Open.....	<b>\$150.00</b>
Late Payment.....	<b>10.00</b>
Lost Key Replacement.....	<b>25.00</b>
Abandoned Property Transfer <sup>1</sup> .....	<b>25.00</b>

## Legal Process

Attachments, Levy, Restraining Notice, etc.....	<b>\$125.00</b>
Signature Verification.....	<b>10.00</b>

## Miscellaneous

Verification of Deposit.....	<b>\$10.00</b>
Copy of Mortgage Legal Document (per page).....	<b>1.00</b>
Protest Fee.....	<b>10.00</b>
Duplicate 1099.....	<b>5.00</b>
Foreign Currency Order (per order).....	<b>22.50</b>

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