

E-Money Market

Monthly Service Charge If Minimum Daily Balance < \$500	\$5.00
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Premium Money Market

Monthly Service Charge If Minimum Daily Balance < \$1,000	\$15.00
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New Jersey Consumer Checking

Monthly Service Charge	\$3.00
Monthly Per Check Cleared > 8 In A Statement Cycle	\$0.50

Spencer Checking

Monthly Service Charge If Minimum Daily Balance < \$300	\$5.00
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This fee does not apply to customers with a direct deposit into their account every statement cycle.

Spencer Platinum Checking

Monthly Service Charge If Minimum Daily Balance < \$2,500	\$15.00
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SpencerPlus Checking

Monthly Service Charge If Minimum Daily Balance < \$500	\$12.00
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This fee does not apply to customers with a direct deposit into their account every statement cycle.

Platinum Statement Savings

Monthly Service Charge If Minimum Daily Balance < \$100	\$3.00
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This fee does not apply to customers under the age of 18 or over 55.

Spencer SmartSaver Savings

Monthly Service Charge If Minimum Daily Balance < \$100	\$3.00
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This fee does not apply to customers under the age of 18 or over 55.

Statement Savings

Monthly Service Charge If Minimum Daily Balance < \$100	\$3.00
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This fee does not apply to customers under the age of 18 or over 55.

Wire Transfer Fees

Incoming Wire	\$15.00
Domestic Outgoing Wire	\$30.00
International Outgoing Wire	\$50.00

Safe Deposit Box Rental Annual

3x5	\$40.00
5x5	\$55.00
3x10	\$70.00
5x10	\$115.00
10x10	\$175.00
Safe Deposit Box Drilling	\$300.00
Safe Deposit Box - Key Replacement	\$25.00
Safe Deposit Box - Late Payment	\$10.00

Miscellaneous Service Fees

Account Link Overdraft Protection - Per Transfer	\$10.00
Account Research - Per Hour	\$25.00
Account Research Copies - Per Item	\$5.00
Account Statement Reconciliation - Per Hour	\$25.00
ATM/Check Card Replacement	\$5.00
Consular Letter	\$25.00
Foreign Currency Order (under \$300)	\$10.00
Inactivity Fee - Monthly (Checking Account - 1 year of inactivity, Savings Account - 2 years of inactivity)	\$5.00
IRA Trustee-to-Trustee Transfer	\$50.00
Levy - Legal Papers Served	\$150.00
Medallion Signature Guarantee	\$10.00
Official/Bank Check	\$10.00
Passbook Replacement	\$25.00
Returned Check/EFT Item (Insufficient/Uncollected)	\$34.00
Returned Deposited Item	\$15.00
Stop Payment	\$30.00
Temporary Checks (3 per page)	\$5.00
Visa® Gift Card	\$5.00