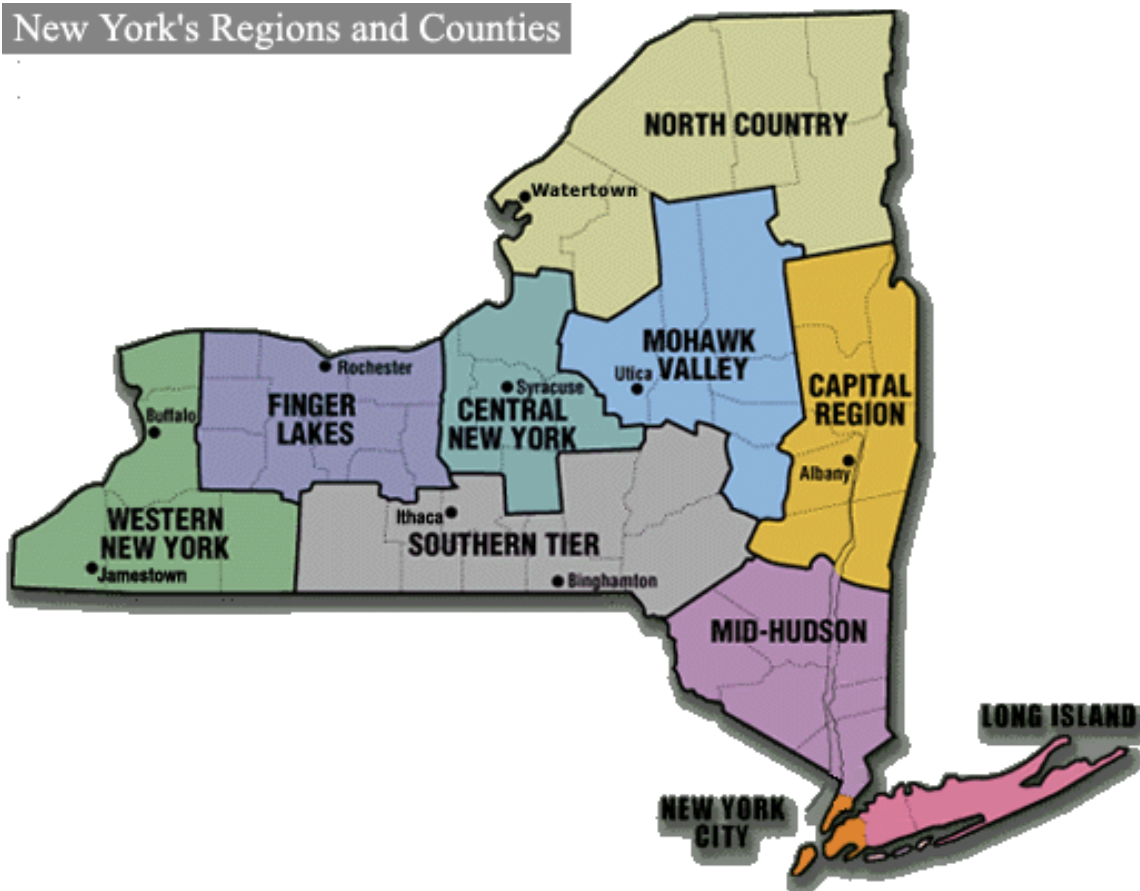


[Home](#)[Search](#)[Site Map](#)**State of New York Banking Department**[Checking Accounts](#)[ATM's & Debit Cards](#)**Bank Fees**

New York's Regions and Counties



It is important to shop around for the best terms and conditions when you open a checking account or get a credit card. This section provides a variety of information related to [Checking Accounts](#) and [ATM and Debit Cards](#). Online Bill Pay information is included on the Checking Accounts pages. By selecting the geographic area of interest or the product line you desire more information on, the related survey will provide you with various information on fees for those bank services.

Column Headings

INSTITUTION - Bank or other financial institution that issues Debit and/or ATM Cards. (An ATM Card is used primarily for withdrawing funds from an account holder's checking or savings account at an automated teller machine. Debit Cards can be used, with limitations, like a credit card with purchase amounts being debited directly from your checking account.)

PHONE NUMBER - Main office phone number of financial institution listed.

ATM CARD ANNUAL FEE - Fee charged by the financial institution to its customers for the ability to use their ATM card. Though stated as an annual fee, it may be collected by the institution on a monthly basis.

ONSITE ATM FEE - Fee charged by the financial institution to its own customers to use its own ATM machines.

OFFSITE ATM FEE - Fee charged by the financial institution to its customers who use another institution's ATM machines.

POINT OF SALE FEE - Fee charged by the financial institution to its customers who use their card at a merchant's location such as a gas station, grocery store or other.

ATM SURCHARGE - Fee charged by the financial institution to non-customers who use its ATM machines.

OFFERS DEBIT CARD? - This column provides a simple "yes" or "no" that lets you know whether or not the financial institution offers debit cards in addition to ATM cards.

PIN OR SIGNATURE TRANSACTIONS - XXX

DEBIT CARD FEES - This column lists any monthly fees for Debit Card usage.

DEBIT CARD REWARD PROGRAM - "See Note" in this column can be clicked for information about Rewards Programs offered with this institution's debit card.

NOTES - Additional information about the financial institution's ATM or debit cards.

Bank Fees - ATM & Debit Cards**Capital Region**

INSTITUTION	PHONE	ATM CARD ANNUAL FEE	ONSITE ATM FEE	OFFSITE ATM FEE	POINT OF SALE FEE	ATM SURCHARGE	OFFERS DEBIT CARD?	PIN OR SIGNATURE TRANSACTIONS	DEBIT CARD FEES	DEBIT CARD REWARD PROGRAM	NOTES
ADIRONDACK TRUST CO	518-584-5844	None	\$0.00	\$0.00	\$0.00	\$1.00	YES	YES	\$1.00/mo.		
BANK OF AMERICA	800-841-4000	None	\$0.00	\$2.00	\$0.00	\$2.00	YES	YES	None	See Note	BA
CITIZENS BANK	800-600-0008	None	\$0.00	\$0.00	\$0.00	\$2.00	YES	YES	None	See Note	CB
FIRST NIAGARA BANK	800-421-0004	None	\$0.00	\$1.00	\$0.35	\$2.50	YES	YES	None	See Note	FNB
HSBC BANK USA NA	800-975-4722	None	\$0.00	\$1.50	\$0.00	\$1.75	YES	YES	None		
KEYBANK	800-539-2968	\$12.00	\$0.00	\$2.00	\$0.25	\$2.00	YES	YES	None	See Note	KB
MANUFACTURERS & TRADERS TRUST CO	800-724-2440	None	\$0.00	\$1.75	\$0.50	\$1.75	YES	YES	None	See Note	M
PIONEER SAVINGS BANK	518-274-4800	None	\$0.00	\$1.00	\$0.50	\$1.50	YES	YES	None		PSB
TD BANKNORTH NA	518-438-2006	None	\$0.00	\$1.75	\$0.35	\$1.75	YES	YES	None	See Note	TD
TRUSTCO BANK	518-436-9043	None	\$0.00	\$1.00	\$0.00	\$2.50	YES	YES	None		T

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Capital Region ATM/ Debit Card Notes

Bank of America - Debit Reward Program: You can request an airline Check Card for annual fee of \$30.

Citizens Bank - Debit Rewards are available with no annual fee.

First Niagara Bank - Debit Reward Program: No annual fee. Earn points for airfare, merchandise, etc.

Keybank - ATM Card Fee is billed at \$1.00 monthly for ATM cards only; does not apply to Debit Cards. \$2.00 Fee for using offsite ATM is waived for some accounts. \$1.00 fee for mini-statement of offsite ATM charges. \$.25 point-of-sale fee applies to ATM cards only; does not apply to Debit Cards. Debit Reward Program: You may request a KeyMiles card with an annual fee of \$0 - \$30 depending on your account.

Manufacturers and Traders Trust Co - Point-of-Sale fee of \$0.50 for non-credit only. Debit Reward Program: Visa Extras available with no annual fee.

Pioneer Savings Bank - Point-of-Sale fee of \$0.50 for non-credit only.

TD Banknorth NA - Debit Reward Program: Visa Extras available with no annual fee.

Trustco - \$1.00 Fee for using offsite ATM is waived for some accounts.

Bank Fees - ATM & Debit Cards**Central New York**

INSTITUTION	PHONE	ATM CARD ANNUAL FEE	ONSITE ATM FEE	OFFSITE ATM FEE	POINT OF SALE FEE	ATM SURCHARGE	OFFERS DEBIT CARD?	PIN OR SIGNATURE TRANSACTIONS	DEBIT CARD FEES	DEBIT CARD REWARD PROGRAM	NOTES
ALLIANCE BANK	800-310-6275	None	\$0.00	\$1.50	\$0.00	\$2.00	YES	YES	None	None	
BANK OF AMERICA	800-841-4000	None	\$0.00	\$2.00	\$0.00	\$2.00	YES	YES	None	See note	BA
FIRST NIAGARA BANK	800-421-0004	None	\$0.00	\$1.00	\$0.35	\$1.50	YES	YES	None	See note	FNB
GEDDES FEDERAL S & L	315-468-6281	None	\$0.00	\$0.25 - 0.75	\$0.00	\$1.25	YES	YES	None	None	
HSBC BANK USA NA	800-975-4722	None	\$0.00	\$1.50	\$0.00	\$1.75	YES	YES	None	None	
JP MORGAN CHASE BANK	800-242-7324	None	\$0.00	\$1.50	\$0.00	\$1.50	YES	YES	None	See note	C
KEYBANK	800-539-2968	\$12.00	\$0.00	\$2.00	\$0.25	\$2.00	YES	YES	None	See note	KEY
MANUFACTURERS & TRADERS TRUST CO	800-724-2440	None	\$0.00	\$1.75	\$0.50	\$2.00	YES	YES	None	See note	M
ONEIDA SAVINGS BANK	315-363-2000	None	\$0.00	\$1.00	\$0.00	\$2.00	YES	YES	None	None	
SOLVAY BANK	315-468-1661	None	\$0.00	\$1.00	\$0.00	\$2.00	YES	YES	None	None	

Central New York ATM/ Debit Card Notes

Bank of America - Customers can request an airline Check Card for an annual fee of \$30.

First Niagara Bank - Debit rewards program available with no annual fee. Earn points for airfare, merchandise, travel, etc.

JP Morgan Chase Bank - Airline/Travel Rewards programs are available with an annual fee of \$25 or \$30 depending on brand selected by the customer.

Keybank - \$1.00 per month fee for ATM cards only. The \$2.00 fee to use offsite ATMs is waived on certain accounts. \$0.25 point of sale fee is for ATM cards only. There is not a point of sale fee for debit cards. The customer can request a KeyMiles card (rewards debit card) with an annual fee of \$0 - \$30 depending on the account type linked to the card.

Manufacturers and Traders Trust Co - The \$0.50 point of sale fee is for non-credit transactions only (fee only applies when the customer uses their PIN to make purchases). There is not a point of sale fee when the debit card is used for signature based transactions (when the customer signs for purchases). The Visa Extras program is available with no annual fee.
