ATM FEE SURVEY OF WESTCHESTER COUNTY BANKS

Bank	Telephone	Fee for Customer Withdrawal from Foreign (Non-Customer) Bank	Fee for Customer Balance Inquiry at Foreign (Non-Customer) Bank	Surcharge for Non-Customer Withdrawal
Astoria Federal Savings & Loan Assn.	914-693-2011	$ 1.50	$ 1.00	$ 3.00
Capital One Bank	914-946-9600	$ 1.50	$ 1.75	$ 2.00
Citibank	914-428-0833	determined by foreign bank	not available	$ 3.00
Citizens Bank	914-761-9154	$0.00-$2.00 depends on acct.	$0.00-$2.00 depends on acct.	$ 2.75
Emigrant Savings Bank	914-948-5400	$ 1.00	$ 1.00	$ 1.75
HSBC	914-975-4722	$ 1.50	$ 1.50	$ 3.00
Hudson City Savings Bank	914-328-0565	$ 1.00	$ 1.00	$ 1.50
Hudson Valley Bank	914-961-6100	$ 2.00	not available	$ 3.00
J.P. Morgan Chase	800-242-7324	$ 2.00	$ 2.00	$ 3.00
Key Bank	914-761-8500	$ 2.00	$ 2.00	$ 2.00
M & T Bank	914-428-2211	$ 2.00	foreign fee	$ 3.00
Mahopac National Bank	866-462-2658	$ 1.00	$ -	$ 3.00
Peoples United Bank	914-684-6564	$ -	$ -	$ 3.00
Putnam County Savings Bank	914-243-7272	$ 0.75	$ -	$ 1.50
TD Bank	914-686-9475	determined by foreign bank	determined by foreign bank	$ 3.00
Trustco Bank	914-771-4180	$ 1.00	$1.25 + foreign bank fee	$ 1.00
Webster Bank	914-289-2982	0 from checking	$ -	$ 2.95