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Products and Services

Personal Accounts

◀ Digital Banking

- Mobile Banking
- Online Banking & Bill Pay
- Digital Wallet
- Zelle
- Make a Payment

◀ Checking Accounts

- Kearny Insured Liquidity Sweep
- Relationship Checking
- High Yield Checking
- Cash Back Checking
- Senior Checking
- E-Z Checking
- Simple Checking

◀ Savings & Money Market Accounts

- Statement Savings
- Kids Club
- Holiday Club
- Relationship Building Money Market
- Special Money Market
- Advantage Money Market

◀ Private Client

- Private Client Elite Checking
- Private Client Money Market
- Private Client Family Checking

◀ CDs & IRAs

- Certificates of Deposits
- Traditional IRA
- Roth IRA
- Coverdell Education Savings
- Health Savings Account (HSA)

◀ Lending

- Mortgages
- Home Equity Loans & Lines

◀ Credit Cards

- Visa® Everyday Rewards+ Card
- Visa® Platinum Card
- Visa® Max Cash Preferred Card
- Visa® College Real Rewards Card
- Visa® Max Cash Secured Card
- Visa® Secured Card

◀ Other

- Safe Deposit Boxes
- ATM/Debit Cards
- Notary Public Service
- Wire Transfer
- ATMs
- Telephone Banking
- Online Account Opening
- Medallion Signature Guarantee
- Online Account Opening

Business Accounts

◀ Digital Banking

- Mobile Banking
- Online Banking & Bill Pay
- CardVallet
- Digital Wallet
- Make a Payment

◀ Checking Accounts

- Kearny Insured Liquidity Sweep
- Business Analyzed Checking
- Business Checking
- Tiered Business Checking
- Kearny @Work

◀ Savings & Money Market Accounts

- Business Statement Savings
- Trust & Rent Security Accounts
- Money Market Advantage
- Tiered Money Market
- Tiered Money Market Plus

◀ CDs & IRAs

- Business CDs
- Simplified Employee Pension Plan (SEP)
- Health Savings Account (HSA)

◀ Lending

- Real Estate & Construction
- Term Loans
- Lines of Credit

◀ Private Client

- Private Client Elite Checking
- Private Client Money Market
- Private Client Family Checking

◀ Treasury Management

- ACH Manager
- Remote Deposit Capture

- Wire Manager
- Liberty Payroll & HR
- Positive Pay
- Merchant Services
- ZRent
- ZEscrow

◀ Government Banking

- ACH Manager
- Remote Deposit Capture
- Wire Manager
- Positive Pay
- Merchant Services

◀ Women in Business

- Kearny Bank Changemakers

◀ Practice Solutions

- Veterinary Solutions
- Dental Practice Solutions
- Educational Institution Solutions

◀ Credit Cards

- Visa® Business Cash Preferred Card
- Visa® Business Card
- Visa® Smart Business Reward Card
- Visa® Business Real Rewards Card

◀ Other

- Safe Deposit Boxes
- ATM/Debit Cards
- Notary Public Service
- Wire Transfer
- ATMs
- Telephone Banking
- Medallion Signature Guarantee
- Night Deposit Box
- Coin Counting

Fees: Common Features Schedule of Fees

		COMMON FEATURES SCHEDULE OF FEES	
Bank Check	\$8	Returned or Overdraft or Non-Sufficient Funds (NSF) or Unavailable Funds (UNAVBL) ⁽¹⁾	\$36
Check Printing	Varies by Style and Quantity	Safe Deposit Box Drilling	\$150
Closed Savings or Checking - Less than 1 year	\$15	Safe Deposit Box Lost Key - One	\$25
Coin Count	Clients Free, 15% for Non-Depositors	Safe Deposit Box Lost Key - Two	\$150
Collection Item - Incoming or Outgoing	\$27	Stop Payment - All Types	\$30
Consular Letter	\$25	Wire Transfer - Incoming	\$15
Continued Overdraft (After 5th Business Day - Per Business Day) ⁽²⁾	\$7	Wire Transfer - Outgoing Domestic	\$30
Deposited or Cashed Check Returned	\$20	Wire Transfer - Outgoing International	\$50
Dormant Account		⁽¹⁾ We may charge a \$36 fee each time the same paper or electronic item is submitted or resubmitted for payment; therefore, you may be assessed more than one fee as a result of the same item being presented for payment more than once against non-sufficient or unavailable funds.	
Checking After 1 Year - Per Month	\$5	We will charge you a fee up to \$36.00 each time we pay an overdraft with a maximum of three (3) fees per business day.	
Passbook Savings After 2 years - Per Year	\$10	We will not charge you an Overdraft Fee if your account is overdrawn by \$50.00 or less by the close of the business day. If you overdraw your account by more than \$50.00 on one business day you will be charged an Overdraft Fee or Returned Fee for each check, in person withdrawal or electronic item we pay or return, and your account becomes subject to Continued Overdraft Charges, if applicable.	
Statement Savings After 1 year - Per Year	\$10	⁽²⁾ Charged on the first business day after the account is overdrawn for five (5) consecutive business days. There is no limit on the total continued overdraft fees we can charge you for overdrawing your account.	
Foreign Item - Any Other Check (Plus fees from Paying Bank)	\$30		
Foreign Item - Canadian Check (Plus fees from Paying Bank)	\$20		
Levy and Lien Processing	\$150		
Money Order - Clients Only	\$6		
Non-Sufficient Funds (NSF) Transfer	\$12		
Reconciliation - Per Hour	\$30		

Alternative Delivery Methods:

Delivery and Alternate Delivery Methods for Retail Banking Services

Kearny Bank offers the capability to perform banking functions through various channels. Some or all of these channels are widely available to all clients.

- ⏪ Retail Branch Locations
All open Monday through Saturday.

- ⏪ ATM Banking
Is available for consumer and business clients using an ATM or debit card. Clients may make deposits, withdrawals, transfers, obtain balances and mini statements. ATMs are available 24/7 in each of our locations. The following branch does not accept ATM deposits: Long Branch.

- ⏪ Telephone Banking
Is available 24/7 through our toll-free telephone number 1-(800)-273-3406. Clients may retrieve their balance, deposits, paid checks, and electronic items processed. Clients may also transfer balances between accounts.

- ⏪ Help Desk/Call Center
Is available during regular business hours where clients may speak to a representative at our toll-free number 1-800-273-3406. Representatives are also available to assist clients during the Bank's extended Help Desk/ Call Center hours from Monday-Friday 4pm-8pm and Saturday 10am-3pm.

- ⏪ Online Banking and Bill Pay
Is available for free using a secure sign on and password through our website, www.kearnybank.com. Clients can view account balances, transaction history, receive account alerts, transfer money between accounts, check daily credit score, and more. Online banking also offers our clients the option of free bill paying services through a third-party vendor.

- ⏪ Website
Our website provides Bank information including products and services descriptions, hours of operation, employment opportunities, Bank news, Bank financial information, and "contact-us" capabilities.

- ⏪ Kearny Bank offers Kearny@work Banking with no-charge checking account packages for employees of select businesses with direct deposit.

- ⏪ Mortgage originators are available to take applications after hours at a consumer's place of business or residence.

- ⏪ Online Account Opening
Clients may open online personal deposit accounts through the Bank's secure website.

- ⏪ Bank by Mail
Complimentary self-addressed envelopes provided to clients at no charge.

- ⏪ Make A Payment
Borrowers may make loan payments online via computer or smartphone.

- ⏪ Remote Deposit Capture
With Remote Deposit Capture certain clients can quickly and securely deposit checks electronically into their Kearny Bank account.

- ⏪ Night Depository Services
Is available at all branch locations except: Rutherford, Harrison, Spotswood, Kearny, Brooklyn, and Staten Island.

- ⏪ Mobile Banking
Is available for consumer and business clients providing access to view account balances, transaction history, deposit checks, receive account alerts, transfer money between accounts, check daily credit score, and more.

- ⏪ My Cards
Is available online and within mobile banking that lets consumer clients control debit card usage and spending in real time.

- ⏪ Zelle
Is available through online banking for consumers to make person to person money transfers for no more than \$2,000 per transfer and no more than \$5,000 per month. Transactions are limited to the United States.