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Products and Services

Personal Accounts

◀ Digital Banking

- Mobile Banking
- Online Banking & Bill Pay
- Digital Wallet
- Zelle

◀ 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
- Advantage Money Market
- Health Savings Account (HSA)

◀ Private Client

- Private Client Elite Checking
- Private Client Money Market

◀ CDs & IRAs

- Certificates of Deposits
- Traditional IRA

- Roth IRA
- Coverdell Education Savings

◀ Lending

- Mortgages
- Home Equity Loans & Lines
- Make a Payment

◀ Credit Cards

- Visa® Everyday Rewards+ Card
- Visa® Platinum Card
- Visa® Max Cash Preferred Card
- Visa® Reserve Rewards+ Card
- Visa® Travel Rewards+ 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
- Zelle

◀ Checking Accounts

- Kearny Insured Liquidity Sweep
- Business Analyzed Checking
- 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
- Heath Savings Account (HSA)

◀ CDs & IRAs

- Business CDs
- Simplified Employee Pension Plan (SEP)

◀ Lending

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

◀ Private Client

- Private Client Elite Checking
- Private Client Money Market

◀ Treasury Management

- ACH Manager
- Remote Deposit Capture
- Wire Manager

- PayRecs International Payments
- Positive Pay
- Merchant Services
- ZRent
- ZEscrow

◀ Government Banking

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

◀ Women in Business

- Kearny Bank Changemakers Checking

◀ Practice Solutions

- Veterinary Solutions
- Dental Practice Solutions
- Educational Institution 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. 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. 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.	
Checking After 1 Year - Per Month	\$5	⁽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.	
Passbook Savings After 2 years - Per Year	\$10		
Statement Savings After 1 year - Per Year	\$10		
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		
Reconcilement - Per Hour	\$30		

Alternative Delivery Methods:

Delivery and Alternative Delivery Methods for Retail Banking Services.

Kearny Bank provides a variety of convenient banking channels, allowing clients to manage their finances without needing to visit a physical branch.

- ⏪ Retail Branch Locations
Branches are open Monday – Friday 9:00-4:00 and Saturday 9:00-12:00.
- ⏪ ATM Banking
Available 24/7 for consumer and business clients using an ATM or debit card. Clients may make deposits, withdrawals, transfers, obtain balances and mini statements. The following branch does not accept ATM deposits: Long Branch.
- ⏪ Telephone Banking
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
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-6pm, and Saturday 9am-1pm.
- ⏪ KB Chat/Email
Clients can use the KB chat available via our website www.kearnybank.com, and send an email to info@kearnybank.com.
- ⏪ Online Banking and Bill Pay
Available 24/7 at no cost, clients can access online banking and bill pay 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 www.kearnybank.com provides Bank information including products and services, descriptions, hours of operation, employment opportunities, Bank news, Bank financial information, and "contact-us" capabilities.
- ⏪ Mortgage Loan Originators
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 a one-time or recurring loan payment online via a computer or smartphone.

- ⏪ **Remote Deposit Capture**
Available 24/7, business clients can quickly and securely deposit checks electronically into their Kearny Bank account.

- ⏪ **Night Depository Services**
Available at all branch locations except: Woodridge, Harrison, Spotswood, Brooklyn-Park Slope, Brooklyn-Green Point, Richfield, Lanza, Wayne, Fair Lawn, and Montclair Heights.

- ⏪ **Mobile Banking**
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**
On the go debit card control allows clients allows clients to control debit card usage and spending in real time, available online and within mobile banking.

- ⏪ **Zelle**
Available through online and mobile banking, clients can conveniently send and receive money with friends, family, and others. transfers for no more than \$2,000 per transfer and no more than \$5,000 per month. Transactions are limited to the United States.