



Effective: 04/01/2024

CUSTOMER ACCOMMODATION SERVICES FEES SCHEDULE

<u>TYPE OF SERVICE</u>	<u>FEES</u>	<u>REFER TO</u>	<u>TYPE OF SERVICE</u>	<u>FEES</u>	<u>REFER TO</u>
Personal Money Order - Purchased	\$1.50	Note #1	Interest Recalculation per Hour	\$25.00	Note #5
Stop Payment	\$15.00		Account Reconciliation per Hour	\$25.00	Note #5
Cashier's Check Purchased	\$3.00	Note #1	Account Research per Hour	\$25.00	Note #5
Domestic Wire: In	\$10.00		Early Closing of: Checking Account	\$10.00	Note #7
Out	\$25.00		Savings Account	\$10.00	Note #8
Out Tracer	\$10.00		Telephone Transfer	\$3.00	
International Wire Out: Per Request	\$50.00		Transaction Printout	\$3.00	
Recall	\$20.00	Note #2	Legal Services per Occurrence	\$150.00	Note #9
Tracer	\$10.00	Note #2	Cut Off Statement with Checks	\$5.00	
Foreign Currency Ordered	\$20.00		Auditor's Confirmation Statement	\$5.00	
U.S. Savings Bonds: Redeemed	No Fee		Off Cycle Statement	\$5.00	
Loose Coin Counting – Account holder	5% of amount		Special Statement Handling/Pickup	\$3.00	
Loose Coin Counting – Non-account holder	10% of amount		Duplicate Statement	\$3.00	
Rolled Coin Purchased per Roll	\$.10		Undeliverable Mail (per month)	\$5.00	
Currency Purchased per \$100.00	\$.10		Stop Payments (per item)	\$20.00	
Night Depository Services:			Your Check / Item Not Paid created by	\$30.00	
Vinyl Bag	\$5.00		checks, in-person withdrawals, or by		
Canvas Bag	\$20.00		other electronic means. (Overdraft,		
Depository Replacement Key	\$2.00		Uncollected Funds, Post or Stale Dated,		
Canvas Bag Replacement Key	\$2.00		Date, Payee or Signature Missing-per Item)		
Special Handling	\$1.00		Check / Item Returned Unpaid per Item:		
Non-Par Item Deposited	\$20.00		Charge-back to Consumer Account	No Fee	
Canadian Item Deposited	\$5.00	Note #3	Charge-back to Business Account	\$10.00	
International Item Deposited	\$5.00	Note #3	Telephone Notification	\$3.00	
Deposit Correction	\$2.50		Same Day Re-Processing	\$3.00	
Endorsement Stamps: Regular	Cost		Bank Verification	\$3.00	
Self-Inking	Cost		ATM Card Replacement	\$10.00	
Courtesy Check	\$1.00		Debit Card Replacement	\$10.00	
Pre-Printed Checks	Cost		ACH Transaction Correction	\$5.00	
Courtesy Deposit Slip	\$1.00		Third Party Balance Verification	\$2.00	Note #10
Pre-Printed Deposit Slips	Cost		Lost Passbook	\$10.00	
Balance/Immigration Letter	\$15.00		Automatic Transfer Fee:		
Account Verification	\$5.00		Overdraft Protection (per transfer)	\$5.00	
Notary Service	No Fee		Account Sweep (per transfer)	\$5.00	
Signature Guarantee	No Fee		Dormant Account (per month)	\$2.50	
Federal Interest Withholding	\$25.00	Note #4	Collection:		
Administrative Fee			Domestic	\$50.00	
1098/1099 Interest Reporting:			International	\$75.00	
Replacement	\$5.00		Regulatory Filing	\$25.00	
Correction	\$75.00				



Albany Bank & Trust Company, NA
EQUAL OPPORTUNITY EMPLOYER





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CUSTOMER ACCOMMODATION SERVICES FEES SCHEDULE

<u>EFT FEES</u>	<u>FEES</u>	<u>REFER TO</u>
A.C.H. Stop Payment	\$20.00	

Personal Accounts

Statement Savings Accounts

You may make four (4) Foreign A.T.M.* Withdrawals free each Calendar Month.

Each subsequent Withdrawal	\$1.00
Balance Inquiries	No Fee

Legacy Checking & N.O.W. opened prior to May 2021

You may make four (4) Foreign A.T.M.* Withdrawals free each Monthly Statement Period.

Each subsequent Withdrawal	\$1.00	Note #6
Balance Inquiries	No Fee	

Personal Checking

Foreign A.T.M.* Withdrawals each	\$2.50
Up to \$10.00 waived per cycle if you have 10 or more POS transactions in that cycle.	
Balance Inquiries	No Fee

Personal Interest Checking

Foreign A.T.M.* Withdrawals each	\$2.50
Up to \$15.00 refunded if you have 20 or more POS transactions and 1 other (non-POS related) Monthly Maintenance fee waive behaviors per your account disclosure.	
Balance Inquiries	No Fee

Relationship Interest Checking

Foreign A.T.M.* Withdrawals each	\$2.50
Up to \$20.00 refunded if you have 20 POS or more and an average Relationship Balance of \$25,000.00 or more in Personal Savings/Personal Money Market accounts.	
Balance Inquiries	No Fee

Business Accounts

Statement Savings Accounts

You may make four (4) Foreign A.T.M.* Withdrawals free each Calendar Month.

Each subsequent Withdrawal	\$1.00
Balance Inquiries each	\$1.00

Commercial Analysis Checking

A.C.H. Credits or Debits each	\$.15
POS Credits or Debits each	\$.75
Foreign A.T.M.* Transfer To or From each	\$.75
Foreign A.T.M.* Withdrawal each	\$2.50
Foreign A.T.M.* Deposit each	\$.75
Balance Inquiries	No Fee

Business N.O.W. & Checking Accts opened prior to May 2021
You may make four (4) Foreign A.T.M.* Withdrawals free each Monthly Statement Period.

Each subsequent Withdrawal	\$1.00	Note #6
Balance Inquiries	No Fee	

Small Business Checking & Business Interest Checking

Foreign A.T.M.* Withdrawals each	\$2.50
Balance Inquiries	No Fee

Foreign A.T.M.* Terminal Transactions

Deposit	\$1.50
Withdrawal	\$2.50
Balance Inquiries	No Fee

*A Foreign A.T.M Terminal is any A.T.M. Terminal that is not owned or operated by Albany Bank.

ELECTRONIC BANKING/BILL PAYMENT

Bill Pay is a free service. **

Expedited payments – Electronic	\$9.95
Check	\$14.95

Multifactor Authentication Token Replacement \$30.00

** Other fees still apply

This accommodation service fee schedule lists our most frequent fees. Please inquire at the bank about other services that may not be listed and their fees. In accordance with our deposit agreement and regulations governing deposits, this fee schedule may be changed at any time.

Notations

Note # 1: For Personal Savings Accounts Only Three (3) free per calendar month, if Year-To-Date Average Balance is \$5,000.00 or more.

Note # 2: Non-Refundable.

Note # 3: Plus, Correspondent Bank fees and exchange rate difference.

Note # 4: Per calendar year, in addition to any IRS Penalties.

Note # 5: Minimum one (1) hour, fractional hours are counted as a full hour.

Note # 6: This fee will be waived if your balance is \$2,500.00 or more.

Note # 7: If the account is closed within three (3) months from its opening date plus pre-printed check/deposit slip costs if the order cannot be stopped.

Note # 8: If the account is closed within six (6) months from its opening date.

Note # 9: Liens, Levy's, Garnishments, Subpoenas & etc.

Note #10: Plus, long distances telephone expense if any.



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