



MasterCard® Cross-Border Fee Notice

Effective March 16th 2009 Albany Bank & Trust Co., N.A. will begin passing through MasterCard®'s cross-border and currency conversion assessment fees for all foreign debit or ATM transactions that are processed by MasterCard® or one of its network affiliates.

What is the MasterCard® cross-border fee?

The MasterCard® cross-border fee is the combination of the cross-border fee and the currency conversion assessment fee.

The **cross-border fee** is .80 of 1% of the transaction amount and is assessed on all international purchases, credit vouchers, and cash disbursements. This fee is assessed on all foreign transactions, regardless of whether they were originated in foreign currencies or US currency.

The **currency conversion assessment fee** is .20 of 1% of the transaction amount and is assessed on all international purchases, credit vouchers, and cash disbursements done in foreign currency.

How do these fees appear on my statement?

The currency conversion assessment fee in combination with the cross-border fee will appear on your statement as one total along with the description "POSINTLFEE" or "ATMINTLFEE" depending on whether the transaction was processed at a point of sale or at an ATM.

Do all debit cards charge MasterCard® cross-border fees for transactions made outside of the U.S.?

All Visa®, MasterCard®, and American Express® credit cards and debit cards issued by financial institutions are assessed a currency conversion fee for transactions conducted overseas. The amount that is charged to the user of the card is decided by the financial institutions that issue the credit or debit/ATM cards. Transactions made with your Albank Debit MasterCard® and ATM card are charged between **0.80%** and **1.00%** of the total transaction amount, depending on whether or not the transaction was completed in foreign or US currency while other financial institutions charge up to 3% of the total transaction amount.

When did MasterCard® start charging these fees?

Prior to April 2006 MasterCard® incorporated the fees into the total transaction amount shown on your statements, so a transaction for \$100.00US showed up as \$101.00US on your statement. Starting back in April of 2006, MasterCard® separated these fees from the transaction total shown on your statement and began to charge them directly to the financial institutions.

Main Bank: 3400 West Lawrence Avenue, Chicago, Illinois 60625, 773-267-7300 Fax: 773-267-7337
Branches: 4400 North Western Avenue, Chicago, Illinois 60618, 773-267-7300 Fax: 773-267-9689
4100 West Lawrence Avenue, Chicago, Illinois 60630, 773-267-7300 Fax: 773-286-0622
7515 Skokie Boulevard, Skokie, Illinois 60077, 847-677-2522 Fax: 847-677-7599

MEMBER FDIC
EQUAL HOUSING LENDER
EQUAL OPPORTUNITY EMPLOYER