



# Albany Bank & Trust Company, N.A.

## CUSTOMER ACCOMMODATION SERVICES FEE SCHEDULE

Effective July 26, 2010

<u>TYPE OF SERVICE</u>	<u>FEES</u>	<u>REFER TO</u>
Courtesy Check	\$ 1.00	
Pre-Printed Checks	Cost	
Courtesy Deposit Slip	\$ 1.00	
Pre-Printed Deposit Slips	Cost	
Balance/Immigration Letter	\$15.00	
Account Verification	\$ 5.00	
Notary Service	No Fee	
Signature Guarantee	No Fee	
Federal Interest Withholding	\$25.00	Note #5
Administrative Fee		
1098/1099 Interest Reporting:		
Replacement	\$ 5.00	
Correction	\$75.00	
Interest Recalculation per Hour	\$25.00	Note #6
Account Reconciliation per Hour	\$25.00	Note #6
Account Research per Hour	\$25.00	Note #6
MicroFilm Fiche Copies	\$ 3.00	Note #7
Security Purchase per Order	\$75.00	
Early Closing of: Checking Account	\$10.00	Note #8
Savings Account	\$10.00	Note #9
Balance inquiry (in person or by telephone)	\$ 2.00	
Telephone Transfer	\$ 3.00	
Transaction Printout	\$ 3.00	
Legal Services per Occurrence	\$150.00	Note #10
Cut Off Statement with Checks	\$ 5.00	
Auditor's Confirmation Statement	\$ 5.00	
Off Cycle Statement	\$ 5.00	
Special Statement Handling/Pickup	\$ 3.00	
Duplicate Statement	\$ 3.00	
Undeliverable Mail per Month	\$ 5.00	
Stop Payments -per Item	\$20.00	
Your Check/Item Not Paid created by checks, in-person withdrawals, ATM withdrawals, or by other electronic means.	\$30.00	
(Overdraft, Uncollected Funds, Post or Stale Dated, Date, Payee or Signature Missing-per Item)		
Check/Item Returned Unpaid per Item:		
Charge-back to Account	\$ 4.50	
Telephone Notification	\$ 3.00	
Same Day Re-Processing	\$ 3.00	
Bank Verification	\$ 3.00	
ATM Card Replacement	\$ 5.00	
Debit Card Replacement	\$10.00	
ACH Transaction Correction	\$ 5.00	
Third Party Balance Verification	\$ 2.00	Note #11
Lost Passbook	\$10.00	

### EFT FEES

\*\*These fees will not be assessed if:

- A. Your Checking or N.O.W. Account's Monthly Statement Periods Average Collected Balance is \$2,500 or more.
- B. Your M.M.D.A. Accounts' Monthly Statement Periods Average collected Balance is \$10,000.00 or more.

\*\*\* These Fees can be offset by an Earnings Credit for Non-interest bearing Checking accounts.

These Fees will be debited with the Monthly Service Charge Calculation for N.O.W. and M.M.D.A. Accounts. The Month-End Fed Funds Rate divided by the number of days in the year (365 or 366) times 2.42 Days times the Calendar Month Aggregate Deposit Amount of Foreign AT.M Terminal Deposit Transactions.

### ELECTRONIC BANKING/BILL PAYMENT

No Fee

### Foreign Automated Teller Machine (A. T.M.) Terminal Transactions: \*

**Balance Inquiry:** You may make 2 Balance Inquiries each Monthly Statement period at no fee, each subsequent Balance Inquiry is..... \$ 1.00

**Withdrawals:** You may make 4 Withdrawals/Transfers each monthly Statement period at no fee, each subsequent Withdrawal/Transfer is... \$ 1.00

\* A foreign A.T.M. is any A.T.M. Terminal that is not owned or operated by Albany Bank & Trust Co., N.A.

MEMBER FDIC  
EQUAL HOUSING LENDER  
EQUAL OPPORTUNITY EMPLOYER

# Albany Bank & Trust Company, N.A.

## CUSTOMER ACCOMMODATION SERVICES FEE SCHEDULE

Effective July 26, 2010

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.
- # 2: Non-Refundable.
- # 3: The Sending/Receiving Institution may also charge a fee.
  - Minimum \$50.00 face value per item for domestic collections.
  - Minimum \$100.00 face value per item for foreign collections.
- # 4: Plus Correspondent Bank fees and exchange rate difference.
- # 5: Per calendar year, in addition to any IRS Penalties.
- # 6: Minimum one (1) hour, fractional hours are counted as a full hour.
- # 7: Per document, per copy -Statement, Deposit Slip, Item Deposited, Check & etc.
- # 8: 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.
- # 9: If the account is closed within six (6) months from its opening date.
- # 10: Liens, Levy's, Garnishments, Subpoenas & etc.
- # 11: Plus long distances telephone expense if any.