



Effective: 08/30/2018

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		Microfilm Fiche Copies	\$ 3.00	Note #6
Out	\$25.00		Early Closing of: Checking Account	\$10.00	Note #7
Out Tracer	\$10.00		Savings Account	\$10.00	Note #8
International Wire Out: Per Request	\$50.00		Balance inquiry (in person or by telephone)	\$ 2.00	
Recall	\$20.00	Note #2	Telephone Transfer	\$ 3.00	
Tracer	\$10.00	Note #2	Transaction Printout	\$ 3.00	
Foreign Currency Ordered	\$20.00		Legal Services per Occurrence	\$150.00	Note #9
U.S. Savings Bonds: Redeemed	No Fee		Cut Off Statement with Checks	\$ 5.00	
Loose Coin Counting/Deposited:	5% of amount		Auditor's Confirmation Statement	\$ 5.00	
Rolled Coin Purchased per Roll	\$.10		Off Cycle Statement	\$ 5.00	
Currency Purchased per \$100.00	\$.10		Special Statement Handling/Pickup	\$ 3.00	
Night Depository Services:			Duplicate Statement	\$ 3.00	
Vinyl Bag	\$ 5.00		Undeliverable Mail (per month)	\$ 5.00	
Canvas Bag	\$20.00		Stop Payments (per item)	\$20.00	
Depository Replacement Key	\$ 2.00		Your Check / Item Not Paid created by	\$30.00	
Canvas Bag Replacement Key	\$ 2.00		checks, in-person withdrawals, ATM		
Special Handling	\$ 1.00		withdrawals, or by other electronic means.		
Non Par Item Deposited	\$20.00		(Overdraft, Uncollected Funds, Post or		
Canadian Item Deposited	\$ 5.00	Note #3	Stale Dated, Date, Payee or Signature		
International Item Deposited	\$ 5.00	Note #3	Missing-per Item)		
Deposit Correction	\$ 2.50		Check / Item Returned Unpaid per Item:		
Endorsement Stamps: Regular	Cost		Charge-back to Account		
Self-Inking	Cost		Personal Account:	\$ 4.50	
Courtesy Check	\$ 1.00		Business Account:	\$10.00	
Pre-Printed Checks	Cost		Telephone Notification	\$ 3.00	
Courtesy Deposit Slip	\$ 1.00		Same Day Re-Processing	\$ 3.00	
Pre-Printed Deposit Slips	Cost		Bank Verification	\$ 3.00	
Balance/Immigration Letter	\$15.00		ATM Card Replacement	\$10.00	
Account Verification	\$ 5.00		Debit Card Replacement	\$10.00	
Notary Service	No Fee		ACH Transaction Correction	\$ 5.00	
Signature Guarantee	No Fee		Third Party Balance Verification	\$ 2.00	Note #10
Federal Interest Withholding	\$25.00	Note #4	Lost Passbook	\$10.00	
Administrative Fee			Overdraft Protection (per transfer)	\$ 5.00	
1098/1099 Interest Reporting:			Account Sweep (per transfer)	\$ 5.00	
Replacement	\$ 5.00		Dormant Account (per month)	\$ 2.50	
Correction	\$75.00		Collection:		
			Domestic	\$50.00	
			International	\$75.00	
			Regulatory Filing	\$25.00	



Albany Bank & Trust Company, NA
EQUAL OPPORTUNITY EMPLOYER





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CUSTOMER ACCOMMODATION SERVICES FEES SCHEDULE

EFT FEES

A.C.H. Stop Payment \$20.00

Personal Accounts

Statement Savings Accounts:

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

Each subsequent Withdrawal \$ 1.00
Balance Inquiries No Fee

Checking & N.O.W. **

You may make four (4) Withdrawals each Monthly Statement Period.

Each subsequent Withdrawal \$ 1.00
Balance Inquiries No Fee

Business Accounts

Statement Savings Accounts:

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

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

Checking & N.O.W. **

A.C.H. Credits & Debits \$.15
Point of Sale Credits & Debits \$.75
A.T.M. Transfer To and/or From \$.75

Foreign A.T.M.* Terminal Transactions

Deposit \$ 1.50
Withdrawal \$.50
Balance Inquiry No Fee

Albany Bank's A.T.M. Terminal located at:
5000 N. Spaulding Avenue, Chicago IL 60625
Deposits are NOT ACCEPTED at this location.

EFT FEES

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

** These fees will not be assessed if your Checking or N.O.W. Account's Monthly Statement Periods Average Collected Balance is \$2,500 or more.

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: Per document, per copy -Statement, Deposit Slip, Item Deposited, Check & etc.

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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