



Effective: 04/01/2023

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

FEES REFER TO

\$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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