



## CUSTOMER ACCOMMODATION SERVICE FEE SCHEDULE

Effective: 11/16/2024

<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	\$50.00	Note #5
Stop Payment	\$30.00		Account Reconciliation per Hour	\$50.00	Note #5
Cashier's Check Purchased	\$3.00	Note #1	Account Research per Hour	\$50.00	Note #5
Domestic Wire: In	\$15.00		Early Closing of: Checking Account	\$10.00	Note #7
Out	\$30.00		Savings Account	\$10.00	Note #8
Out Tracer	\$10.00		Telephone Transfer	\$3.00	
International Wire Out: In	\$15.00		Transaction Printout	\$3.00	
Per Request	\$55.00		Legal Services per Occurrence	\$200.00	Note #9
Recall	\$20.00	Note #2	Cut Off Statement with Checks	\$5.00	
Tracer	\$10.00	Note #2	Auditor's Confirmation Statement	\$5.00	
Foreign Currency Ordered	\$20.00		Off Cycle Statement	\$5.00	
U.S. Savings Bonds: Redeemed	No Fee		Special Statement Handling/Pickup	\$3.00	
Loose Coin Counting - Account holder	5% of amount		Duplicate Statement	\$3.00	
Loose Coin Counting - Non-account holder	10% of amount		Undeliverable Mail (per month)	\$5.00	
Rolled Coin Purchased per Roll	\$ .10		Stop Payments (per item)	\$30.00	
Currency Purchased per \$100.00	\$ .10		Your Check / Item Not Paid created by checks, in-person withdrawals, or by other electronic means. (Overdraft, Uncollected Funds, Post or Stale Dated, Date, Payee or Signature Missing-per Item)	\$30.00	
Night Depository Services:			Check / Item Returned Unpaid per Item:		
Vinyl Bag	\$5.00		Charge-back to Consumer Account	No Fee	
Canvas Bag	\$20.00		Charge-back to Business Account:	\$10.00	
Depository Replacement Key	\$2.00		Telephone Notification	\$3.00	
Canvas Bag Replacement Key	\$2.00		Same Day Re-Processing	\$3.00	
Special Handling	\$1.00		Bank Verification	\$3.00	
Non-Par Item Deposited	\$20.00		ATM Card Replacement	\$20.00	
Canadian Item Deposited	\$5.00	Note #3	Debit Card Replacement	\$20.00	
International Item Deposited	\$5.00	Note #3	ACH Transaction Correction	\$5.00	
Deposit Correction	\$2.50		Third Party Balance Verification	\$2.00	Note #10
Endorsement Stamps: Regular	Cost		Lost Passbook	\$10.00	
Self-Inking	Cost		Automatic Transfer Fee:		
Courtesy Check	\$1.00		Overdraft Protection (per transfer)	\$5.00	
Pre-Printed Checks	Cost		Account Sweep (per transfer)	\$5.00	
Courtesy Deposit Slip	\$1.00		Dormant Account (per month)	\$5.00	
Pre-Printed Deposit Slips	Cost		Collection:		
Balance/Immigration Letter	\$15.00		Domestic	\$50.00	
Account Verification	\$5.00		International	\$75.00	
Notary Service	No Fee		Regulatory Filing	\$25.00	
Signature Guarantee	No Fee				
Federal Interest Withholding	\$25.00	Note #4			
Administrative Fee					
1098/1099 Interest Reporting:					
Replacement	\$5.00				
Correction	\$75.00				



Albany Bank & Trust Company, NA  
EQUAL OPPORTUNITY EMPLOYER





## CUSTOMER ACCOMMODATION SERVICE FEE SCHEDULE

Effective: 11/16/2024

### EFT FEES

A.C.H. Stop Payment

### FEES

\$30.00

### REFER TO

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	

### 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

#### Small Business Checking & Business Interest Checking

Foreign A.T.M.* Withdrawals each	\$2.50
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	

#### 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.

### 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

### 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

### 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

**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.**

### 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

### 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.

### 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



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