

Personal accounts only

Check/ACH items

• Personal money order (customer only)	\$10.00
• Cashier's check (payable to third party)	\$15.00
• Returned deposit item	\$10.00
• Insufficient fund fee (NSF) — returned item fee charged for insufficient or uncollected funds* (Not applicable to Access Banking account)	\$34.00 ¹
• Overdraft item paid — fee charged for paid item against insufficient or uncollected funds* (Not applicable to Access Banking account)	\$34.00 ¹
• Check order fee (Not applicable to Access Banking account)	Varies
• Checkbook reconciliation (per hour)	\$20.00

Compliance with legal process	\$100.00
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Consulate letter	\$15.00
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Copy of check or statement (per item)²	\$5.00
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Dormant account monthly maintenance fee³ (Not applicable to Affordable Checking account)	\$2.50
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Abandoned property escheatment fee⁴ (accounts in New York state only)	\$10.00
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Lost ATM/debit card replacement	\$5.00
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Lost savings passbook replacement	\$5.00
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Non-usage fee⁵ (Applicable to Affordable Checking account only)	\$3.00
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Signature guarantee (per item)	\$10.00
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Safe deposit boxes

• One lost key	\$15.00
• Two lost keys (break open)	\$125.00

ATM network transaction and inquiry fees

• Transactions at AB and domestic Allpoint® ATMs	No fees
• Transactions at non-AB and international Allpoint® ATMs	\$1.50 [†]

Wire transfers

• Outgoing — domestic	\$33.00
• Incoming	\$15.00

Popmoney transfers

• Popmoney standard (per transfer)	\$0.95
• Send money standard (per transfer)	\$0.95
• Consumer payment request (per transfer)	\$0.95
• Popmoney transfer stop payment fee	No fee

External transfers

• Premium outbound (per transfer)	\$15.00
• External transfer stop payment fee	\$35.00

Stop payment fee (per item)	\$35.00
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Reclamation fee	\$20.00
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Travelers checks — American Express

• Per \$100	\$1.00
• Gift checks	\$2.50

Amalgamated gift card (not available in NV & NJ)

• Purchase fee	\$2.95
• Service fee (inactivity) ⁶	\$4.95
• Replacement — lost or stolen card	\$15.00

Collections (excludes corresponding bank fees, if any)

• Outgoing	\$25.00
• Incoming	\$25.00
• Collection of non-U.S. savings bonds (per collection form)	\$50.00

Excess transaction fee (per item)

• Money market account	\$5.00
• Savings account	\$5.00

Account name

Monthly maintenance fee

Convenience Checking	\$5.00 maintenance fee waived with direct deposit
Convenience+ Checking	\$10.00 maintenance fee waived with direct deposit
Access Banking	\$3.00 maintenance fee

* The fee applies to a maximum of five (5) items (paid or returned) per day, per account.

¹ 25.00 in California and Nevada.

² First two item fees waived per month in California.

³ A checking account will be considered dormant if, for one year, there is no activity in the account. The Bank will charge a monthly dormancy fee for every month the account remains inactive. Excludes accounts in California and Nevada.

⁴ Additional advertisement fee may apply.

⁵ Non-Usage means no activity (excluding the payment of interest or adjustments) in your account for a period of 182 days. The Non-Usage Fee may be charged as early as the 182nd day of inactivity. Excludes accounts in California and Nevada.

⁶ Fee is charged on the first day of the 13th month from the last card activity date.

[†] Denotes change from previous fee.

This Fee Schedule supersedes previous schedule for the above fees and may be changed by the Bank at any time.