

Personal accounts only

Check/ACH items		Wire transfers	
• Personal money order (customer only) (not available in Washington, DC branch)	\$10.00	• Outgoing — domestic	\$33.00
• Cashier's check (payable to third party)	\$15.00	• Incoming	\$15.00
• Returned deposit item	\$10.00	People Pay Payments (P2P)	
• Insufficient fund fee (NSF) — returned item fee charged for insufficient or uncollected funds* (not applicable to Access Banking account)	\$34.00 ¹	• People Pay Payment to an email address or mobile number	No fee
• Overdraft item paid — fee charged for paid item against insufficient or uncollected funds* (not applicable to Access Banking account)	\$34.00 ¹	• People Pay Payment to a bank account or via PayPal	\$0.95
• Check order fee (not applicable to Access Banking account)	Varies	• People Pay stop payment	No fee ⁵
• Checkbook reconciliation (per hour)	\$20.00	External transfers	
Compliance with legal process		• External transfer	No fee
Consulate letter	\$15.00	• External transfer stop payment	No fee
Copy of check or statement (per item)²	\$5.00	Expedited bill pay	
Dormant account monthly maintenance fee³ (not applicable to Affordable Checking account)	\$2.50		\$3.95
Abandoned property escheatment fee⁴ (accounts in New York State only)	\$10.00	Stop payment fee (per item)	
Lost ATM/debit card replacement	\$5.00		\$35.00
Lost savings passbook replacement	\$5.00	Reclamation fee	
Signature guarantee (per item)	\$10.00		\$20.00
Safe deposit boxes		Travelers checks — American Express (available at limited locations⁶)	
• One lost key	\$15.00	• Per \$100	\$1.00
• Two lost keys (break open)	\$125.00	• Gift checks	\$2.50
ATM network transaction and inquiry fees		Amalgamated gift card (not available in NJ)	
• Transactions at AB and domestic Allpoint® ATMs	No fees	• Purchase fee	\$2.95
• Transactions at non-AB and international Allpoint® ATMs	\$1.50 [†]	• Service fee (inactivity) ⁷	\$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.

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.

⁴ Additional advertisement fee may apply.

⁵ Sending user can only cancel the payment if the recipient has not claimed the money yet.

⁶ Travelers checks are only available at the following New York branch locations: 2067 Bartow Avenue, 10 E. 14th Street, 158-11 Harry Van Arsdale Jr. Avenue, 301 Third Avenue, and 275 Seventh Avenue.

⁷ Fee is charged on the first day of the 13th month from the last 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.