

Personal accounts only

Check/ACH items

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|---|----------------------|
| • Personal money order (customer only) (not available in Washington, DC branch) | \$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 |

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| 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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| Signature guarantee (per item) | \$10.00 |
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Safe deposit boxes

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

ATM network transaction and inquiry fees

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

Wire transfers

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

People Pay Payments (P2P)

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| • People Pay Payment to an email address or mobile number | No fee |
| • People Pay Payment to a bank account or via PayPal | \$0.95 |
| • People Pay stop payment | No fee ⁵ |

External transfers

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| • External transfer | No fee |
| • External transfer stop payment | No fee |

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| Expedited bill pay | \$3.95 |
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| Stop payment fee (per item) | \$35.00 |
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| Reclamation fee | \$20.00 |
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Travelers checks — American Express (available at limited locations⁶)

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

Amalgamated gift card (not available in NJ)

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| • Purchase fee | \$2.95 |
| • Service fee (inactivity) ⁷ | \$4.95 |
| • Replacement — lost or stolen card | \$15.00 |

Collections (excludes corresponding bank fees, if any)

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

Excess transaction fee (per item)

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|------------------------|--------|
| • 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.

Member FDIC