

Personal accounts only

Check/ACH items

• 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

Compliance with legal process

\$100.00

Consulate letter

\$15.00

Copy of check or statement (per item)²

\$5.00

Dormant account monthly maintenance fee³

\$2.50

(Not applicable to Affordable Checking account)

Abandoned property escheatment fee⁴ (accounts in New York state only)

\$10.00

Lost ATM/debit card replacement

\$5.00

Lost savings passbook replacement

\$5.00

Non-usage fee⁵ (Applicable to Affordable Checking account only)

\$3.00

Signature guarantee (per item)

\$10.00

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

People Pay Payments (P2P)

• 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 ⁶

External transfers

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

Expedited bill pay

\$3.95

Stop payment fee (per item)

\$35.00

Reclamation fee

\$20.00

Travelers checks — American Express (available at limited locations⁷)

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

Amalgamated gift card (not available in NV & NJ)

• Purchase fee	\$2.95
• Service fee (inactivity) ⁸	\$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 Sending user can only cancel the payment if the recipient has not claimed the money yet.

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

8 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.