

# Albany Bank & Trust Company, N.A.

## CUSTOMER ACCOMMODATION SERVICES FEE SCHEDULE

Effective 10/13/2017

<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	\$25.00	Note #5
Stop Payment	\$15.00		Account Reconciliation per Hour	\$25.00	Note #5
Cashier's Check Purchased	\$ 3.00	Note #1	Account Research per Hour	\$25.00	Note #5
			Microfilm Fiche Copies	\$ 3.00	Note #6
Domestic Wire: In	\$10.00				
Out	\$25.00		Early Closing of: Checking Account	\$10.00	Note #7
Out Tracer	\$10.00		Savings Account	\$10.00	Note #8
International Wire Out: Per Request	\$50.00		Balance inquiry (in person or by telephone)	\$ 2.00	
Recall	\$20.00	Note #2	Telephone Transfer	\$ 3.00	
Tracer	\$10.00	Note #2	Transaction Printout	\$ 3.00	
Foreign Currency Ordered	\$20.00		Legal Services per Occurrence	\$150.00	Note #9
U.S. Savings Bonds: Redeemed	No Fee		Cut Off Statement with Checks	\$ 5.00	
Loose Coin Counting/Deposited:	5% of amount		Auditor's Confirmation Statement	\$ 5.00	
Rolled Coin Purchased per Roll	\$ .10		Off Cycle Statement	\$ 5.00	
Currency Purchased per \$100.00	\$ .10		Special Statement Handling/Pickup	\$ 3.00	
Night Depository Services:			Duplicate Statement	\$ 3.00	
Vinyl Bag	\$ 5.00		Undeliverable Mail (per month)	\$ 5.00	
Canvas Bag	\$20.00		Stop Payments (per item)	\$20.00	
Depository Replacement Key	\$ 2.00				
Canvas Bag Replacement Key	\$ 2.00		Your Check/Item Not Paid created by checks,	\$30.00	
Special Handling	\$ 1.00		in-person withdrawals, ATM withdrawals,		
Non Par Item Deposited	\$20.00		or by other electronic means.		
Canadian Item Deposited	\$ 5.00	Note #3	(Overdraft, Uncollected Funds, Post or Stale Dated,		
International Item Deposited	\$ 5.00	Note #3	Date, Payee or Signature Missing-per Item)		
Deposit Correction	\$ 2.50		Check/Item Returned Unpaid per Item:		
Endorsement Stamps: Regular	Cost		Charge-back to Account		
Self-Inking	Cost		Personal Account:	\$ 4.50	
Courtesy Check	\$ 1.00		Business Account:	\$10.00	
Pre-Printed Checks	Cost		Telephone Notification	\$ 3.00	
Courtesy Deposit Slip	\$ 1.00		Same Day Re-Processing	\$ 3.00	
Pre-Printed Deposit Slips	Cost		Bank Verification	\$ 3.00	
Balance/Immigration Letter	\$15.00		ATM Card Replacement	\$10.00	
Account Verification	\$ 5.00		Debit Card Replacement	\$10.00	
Notary Service	NO FEE		ACH Transaction Correction	\$ 5.00	
Signature Guarantee	NO FEE		Third Party Balance Verification	\$ 2.00	Note #10
Federal Interest Withholding	\$25.00	Note #4	Lost Passbook	\$10.00	
Administrative Fee			Overdraft Protection (per transfer)	\$ 5.00	
1098/1099 Interest Reporting:			Account Sweep (per transfer)	\$ 5.00	
Replacement	\$ 5.00		Dormant Account (per month)	\$ 2.50	
Correction	\$75.00		Collection:		
			Domestic	\$50.00	
			International	\$75.00	
			Regulatory Filing	\$25.00	

MEMBER FDIC  
 EQUAL HOUSING LENDER  
 EQUAL OPPORTUNITY EMPLOYER

# Albany Bank & Trust Company, N.A.

## CUSTOMER ACCOMMODATION SERVICES FEE SCHEDULE

Effective 10/13/2017

### EFT FEES

A.C.H. Stop Payment \$20.00

#### Personal Accounts

##### Foreign A.T.M. Transactions\*

###### Statement Savings Accounts:

You may make four (4) Withdrawals each Calendar Month.

Each subsequent Withdrawal \$ 1.00

Balance Inquiries No Fee

###### Checking, N.O.W. \*\*

You may make four (4) Withdrawals each Monthly Statement Period

Each subsequent Withdrawal \$ 1.00

Balance Inquiries No Fee

#### Business Accounts

###### Statement Savings Accounts:

You may make four (4) Withdrawals each Calendar Month.

Each subsequent Withdrawal \$ 1.00

Balance Inquiries each Calendar Month \$ 1.00

###### Checking, N.O.W. \*\*

A.C.H. Credits & Debits \$ .15

Point of Sale Credits & Debits \$ .75

A.T.M. Transfer To and/or From \$ .75

##### On-Us A.T.M. Terminal Transactions

Deposit \$ .25

Withdrawal \$ .25

Balance Inquiry No Fee

##### Foreign A.T.M. Terminal Transactions

Deposit \$ 1.50

Deposit Float Compensation Amount \$ \*\*\*\*

Withdrawal \$ .50

Balance Inquiry No Fee

\*A Foreign A.T.M Terminal is any A.T.M. Terminal that is not owned or operated by Albany Bank.

Albany Bank's A.T.M. Terminals are located at:

5000 N. Spaulding Avenue, Chicago IL 60625

Deposits are NOT ACCEPTED at this location.

### EFT FEES

\*\* These fees will not be assessed if your Checking or N.O.W. Account's Monthly Statement Periods Average Collected Balance is \$2,500 or more.

\*\*\* These Fees can be offset by an Earnings Credit for Non-interest bearing Checking accounts. These Fees will be debited with the Monthly Service Charge Calculation for N.O.W. Accounts.

\*\*\*\* The Month-End Fed Funds Rate divided by the number of days in the year (365 or 366) times 2.42 Days times the Calendar Month Aggregate Deposit Amount of Foreign A.T.M. Terminal Deposit Transactions.

### 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

**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.**

### 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.

# 2: Non-Refundable.

# 3: Plus Correspondent Bank fees and exchange rate difference.

# 4: Per calendar year, in addition to any IRS Penalties.

# 5: Minimum one (1) hour, fractional hours are counted as a full hour.

# 6: Per document, per copy -Statement, Deposit Slip, Item Deposited, Check & etc.

# 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.

# 8: If the account is closed within six (6) months from its opening date.

# 9: Liens, Levy's, Garnishments, Subpoenas & etc.

#10: Plus long distances telephone expense if any.