

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.