

**Personal accounts only**
**Check/ACH items**

• Personal money order (customer only)	\$10.00
• Cashier's check (payable to third party)	\$15.00
• Insufficient funds fee (NSF) — returned item fee charged for insufficient or uncollected funds* , per return/presentation	\$34.00 <sup>†</sup>
• Overdraft item paid — fee charged for paid item against insufficient or uncollected funds* (not applicable to Online Checking account)	\$34.00 <sup>†</sup>
• Check order fee	Varies
• Checkbook reconciliation (per hour)	\$20.00

**Compliance with legal process** \$100.00

**Copy of check or statement (per item)<sup>2</sup>** \$5.00

**Dormant account monthly maintenance fee<sup>3</sup>  
(not applicable to Affordable Checking account)** \$2.50

**Abandoned property escheatment fee<sup>4</sup>  
(accounts in New York State only)** \$10.00

**Lost ATM/debit card replacement** \$5.00

**Safe deposit boxes**

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

**ATM network transaction and inquiry fees**

• Transactions at Amalgamated Bank and domestic Allpoint <sup>®</sup> ATMs	No fees
• Transactions at non-Amalgamated Bank and international Allpoint <sup>®</sup> ATMs	\$3.00 <sup>5</sup>

**Paper Statement Fee** \$1.00<sup>8</sup>

**Wire transfers**

• Outgoing — domestic	\$33.00
• Incoming <sup>6</sup>	\$15.00

**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

**Amalgamated gift card<sup>7</sup>**

• Purchase fee	\$4.95
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**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

**Account name**
**Monthly maintenance fee**

Convenience+ Checking \$10.00 maintenance fee waived with direct deposit

\* The fee applies to a maximum of three (3) items (paid or returned) per day, per account. Please be advised merchants may present multiple transactions in an attempt to get paid, including representing your check or sending the Bank a second or third ACH. The Bank will impose a returned item fee for each transaction (each attempt by a merchant to get paid) that is presented when your account lacks a sufficient available balance.

<sup>†</sup> \$25.00 for accounts opened in the San Francisco office.

\* Fees: Insufficient funds fee (NSF)/uncollected funds & Overdraft item paid do not apply to the following accounts: Restart Checking and Restart Savings.

<sup>1</sup> This Fee Schedule supersedes previous schedule for the above fees, and may be changed by the Bank at any time.

<sup>2</sup> First two item fees waived per month in California.

<sup>3</sup> 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. Excludes accounts in California and products titled: Restart Checking account and Restart Savings account.

<sup>4</sup> Additional advertisement fee may apply.

<sup>5</sup> Please be advised that a balance inquiry is a separate transaction and you could be assessed a fee for a balance inquiry and a withdrawal even if they occur in the same ATM session.

<sup>6</sup> Does not apply to Online Checking, Give-Back Checking, Online Savings, or Give-Back Savings.

<sup>7</sup> Gift Cards may not be available at all offices.

<sup>8</sup> Paper Statement fee applicable to checking and savings accounts that are under 62 years old.