

**Personal accounts only**

<b>Check/ACH items</b>		• Outgoing — domestic	\$33.00
• Personal money order (customer only)	\$10.00	• Incoming <sup>6</sup>	\$15.00
• Cashier's check (payable to third party)	\$15.00	<b>External transfers</b>	
• Returned deposit item	\$10.00	• External transfer	No fee
• Insufficient funds fee (NSF) — returned item fee charged for insufficient or uncollected funds*	\$34.00 <sup>†2</sup>	• External transfer stop payment	No fee
• Overdraft item paid — fee charged for paid item against insufficient or uncollected funds* (not applicable to Online Checking account)	\$34.00 <sup>†</sup>	<b>Expedited bill pay</b>	
• Check order fee	Varies	\$3.95	
• Checkbook reconciliation (per hour)	\$20.00	<b>Stop payment fee (per item)</b>	
<b>Compliance with legal process</b>		\$20.00	
<b>Consulate letter</b>	\$15.00	<b>Reclamation fee</b>	
<b>Copy of check or statement (per item)<sup>3</sup></b>	\$5.00	<b>Amalgamated gift card<sup>8</sup></b>	
<b>Dormant account monthly maintenance fee<sup>4</sup> (not applicable to Affordable Checking account)</b>	\$2.50	• Purchase fee	\$2.95
<b>Abandoned property escheatment fee<sup>5</sup> (accounts in New York State only)</b>	\$10.00	• Service fee (inactivity) <sup>7</sup>	\$4.95
<b>Lost ATM/debit card replacement</b>	\$5.00	• Replacement — lost or stolen card	\$15.00
<b>Lost savings passbook replacement</b>	\$5.00	<b>Collections (excludes corresponding bank fees, if any)</b>	
<b>Signature guarantee (per item)</b>	\$10.00	• Outgoing	\$25.00
<b>Safe deposit boxes</b>		• Incoming	\$25.00
• One lost key	\$15.00	• Collection of non-U.S. savings bonds (per collection form)	\$50.00
• Two lost keys (break open)	\$125.00		
<b>ATM network transaction and inquiry fees</b>			
• Transactions at Amalgamated Bank and domestic Allpoint <sup>®</sup> ATMs	No fees		
• Transactions at non-Amalgamated Bank and international Allpoint <sup>®</sup> ATMs	\$2.50		

**Wire transfers**

<b>Account name</b>	<b>Monthly maintenance fee</b>
Convenience+ Checking	\$10.00 maintenance fee waived with direct deposit

\* The fee applies to a maximum of five (5) items (paid or returned) per day, per account.

† \$25.00 for accounts opened in the San Francisco office.

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

2 \$10.00 fee for the checking product named "Online Checking."

3 First two item fees waived per month in California.

4 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.

5 Additional advertisement fee may apply.

6 Does not apply to Online Checking, Give-Back Checking, Online Savings, or Give-Back Savings.

7 Fee is charged in the 25th month from the last activity date.

8 Gift Cards may not be available at all offices.