

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

• Personal money order (customer only)	\$10.00
• Cashier's check (payable to third party)	\$15.00
• Returned deposit item	\$10.00
• Insufficient funds fee (NSF) — returned item fee charged for insufficient or uncollected funds*	\$34.00 <sup>†2</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

<b>Compliance with legal process</b>	\$100.00
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<b>Consulate letter</b>	\$15.00
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<b>Copy of check or statement (per item)<sup>3</sup></b>	\$5.00
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<b>Dormant account monthly maintenance fee<sup>4</sup> (not applicable to Affordable Checking account)</b>	\$2.50
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<b>Abandoned property escheatment fee<sup>5</sup> (accounts in New York State only)</b>	\$10.00
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<b>Lost ATM/debit card replacement</b>	\$5.00
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<b>Lost savings passbook replacement</b>	\$5.00
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<b>Signature guarantee (per item)</b>	\$10.00
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**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® ATMs	No fees
• Transactions at non-Amalgamated Bank and international Allpoint® ATMs	\$2.50

**Wire transfers**

• Outgoing — domestic	\$33.00
• Incoming <sup>6</sup>	\$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 <sup>7</sup>

**External transfers**

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

<b>Expedited bill pay</b>	\$3.95
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<b>Stop payment fee (per item)</b>	\$35.00
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<b>Reclamation fee</b>	\$20.00
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**Amalgamated gift card<sup>9</sup>**

• Purchase fee	\$2.95
• Service fee (inactivity) <sup>8</sup>	\$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

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

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

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

<sup>3</sup> First two item fees waived per month in California.

<sup>4</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.

<sup>5</sup> Additional advertisement fee may apply.

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

<sup>7</sup> Sending user can only cancel the payment if the recipient has not claimed the money yet.

<sup>8</sup> Fee is charged on the first day of the 13th month from the last activity date.

<sup>9</sup> Gift Cards may not be available at all offices.