

Personal accounts only
Check/ACH items

• Personal money order (customer only) (not available in Washington, DC branch)	\$10.00
• Cashier's check (payable to third party)	\$15.00
• Returned deposit item	\$10.00
• Insufficient fund fee (NSF) — returned item fee charged for insufficient or uncollected funds* (not applicable to Access Banking account)	\$34.00 ¹
• Overdraft item paid — fee charged for paid item against insufficient or uncollected funds* (not applicable to Access Banking account or Online Checking account)	\$34.00
• Check order fee (not applicable to Access Banking account)	Varies
• Checkbook reconciliation (per hour)	\$20.00

Compliance with legal process \$100.00

Consulate letter \$15.00

Copy of check or statement (per item)² \$5.00

**Dormant account monthly maintenance fee³
(not applicable to Affordable Checking account)** \$2.50

**Abandoned property escheatment fee⁴
(accounts in New York State only)** \$10.00

Lost ATM/debit card replacement \$5.00

Lost savings passbook replacement \$5.00

Signature guarantee (per item) \$10.00

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® ATMs	No fees
• Transactions at non-Amalgamated Bank and international Allpoint® ATMs	\$1.50

Wire transfers

• Outgoing — domestic	\$33.00
• Incoming ⁷	\$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 ⁵

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

• Purchase fee	\$2.95
• Service fee (inactivity) ⁶	\$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

Excess transaction fee (per item)

• Money market account	\$5.00
• Savings account	\$5.00

Account name
Monthly maintenance fee

Convenience Checking	\$5.00 maintenance fee waived with direct deposit
Convenience+ Checking	\$10.00 maintenance fee waived with direct deposit
Access Banking	\$3.00 maintenance fee

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

1 \$10.00 fee for the checking product named "Online Checking."

2 First two item fees waived per month in California.

3 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.

4 Additional advertisement fee may apply.

5 Sending user can only cancel the payment if the recipient has not claimed the money yet.

6 Fee is charged on the first day of the 13th month from the last activity date.

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

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