**Fee schedule**

Small Business customers

Revised as of 03/02/2020

### 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 fund fee (NSF) — returned item fee charged for insufficient or uncollected funds**: $34.00<sup>1</sup>
- **Overdraft item paid — fee charged for paid item against insufficient or uncollected funds**: $34.00<sup>1</sup>
- **Check printing fee**:Varies
- **Checkbook reconciliation (per hour)**: $20.00

### Cashed checks over counter (per check)

- **Bulk cash deposit fee** — fee charged for checking, savings, and money market accounts with in-branch cash deposits of $50,000 or more (fee is per $100.00 deposited): $0.08
- **Prepaid payroll (per envelope)**: $5.00
- **Night drop bags (per deposit)**: $2.00
- **Wrapped coin supply (per roll)**: $0.15
- **Compliance with legal process**: $100.00
- **Consulate letter**: $15.00
- **Copy of check or statement (per item)**: $5.00
- **Dormant account monthly maintenance fee (checking accounts only)**: $2.50<sup>2</sup>
- **Abandoned property escheatment fee** (accounts in New York State only): $10.00<sup>2</sup>
- **Lost ATM/debit card 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**: $2.50

### Account name

<table>
<thead>
<tr>
<th>Account Name</th>
<th>Monthly maintenance fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small Business Money Market</td>
<td>$0 if average balance for the month is at or above $1,000, $7 if below</td>
</tr>
<tr>
<td>Small Business Checking</td>
<td>$0 if average daily balance for the month is above $1,500, $18 if below&lt;sup&gt;6&lt;/sup&gt;</td>
</tr>
<tr>
<td>Specialty Interest Checking</td>
<td>$0 if average daily balance for the month is above $1,500, $18 if below&lt;sup&gt;6&lt;/sup&gt;</td>
</tr>
</tbody>
</table>

### Excess transaction fee (per item) — Money market account

- $5.00

### Wire transfers — in branch

- Outgoing — domestic: $40.00
- Outgoing — international: $50.00
- Incoming: $15.00

### Amalgamated gift card<sup>4</sup>

- Purchase fee: $2.95
- Service fee (inactivity): $4.95<sup>4</sup>
- 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

### Stop payment fee (per item)

- $35.00

### Reclamation fee

- $20.00

### Amalgamated Online® Treasury Manager (AOTM)

- **Paper statement monthly fee (per statement, per account)**: $10.00
- **Wire transfers**
  - Online wire orACH monthly maintenance fee: $5.00
  - Online outgoing — domestic: $20.00
  - Online outgoing — international: $40.00
  - Incoming: $15.00

### Automated Clearing House (ACH) (online)

- Credit origination (per item): $0.25
- Reversal/reclamation (per item): $15.00
- Returned item fee (per item): $5.00
- Special ACH service/notification of change (per item): $2.00

### Remote Deposit

- **Equipment fee (Panini I:Deal Scanner)<sup>6</sup>**: No Fee
- **RDC monthly fee (per scanner)**: $35.00
- **Deposit batch and per item deposited**: No Fee
- **Online stop payment fee (per item)**: $15.00

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- **Equipment fee (Panini I:Deal Scanner)<sup>6</sup>**: No Fee
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### Remote Deposit

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* The fee applies to a maximum of five (5) items (paid or returned) per day, per account.
1 $25.00 for accounts opened in the San Francisco office.
2 Excludes accounts in California.
3 Additional advertisement fee may apply.
4 Fee is charged on the first day of the 13th month from the last activity date.
5 $100,000 Maximum Daily Limit.
6 Free Panini I:Deal Scanner requires a two-year commitment with us. Cancellation prior to the two-year commitment is subject to cancellation fee listed in the RDC service schedule under section 7.1.
7 No fees for deposit batch and per item deposited up to transaction limit related to account type: 200 transaction limit for Free Small Business Checking, 300 transaction limit for Specialty Interest Checking. Transaction limits on Small Business Checking and Specialty Interest Checking include RDC transaction items, deposit batch and per item deposited, deposit ticket and deposited items. Any transaction over the transaction allowance is subject to a $0.25 per transaction fee.
8 The $1,500 average daily balance requirement and $18 fee is waived for Trust and Estate accounts.
9 Gift Cards may not be available at all offices.