



## Fee schedule Small Business customers

Revised as of 03/02/2020

<b>Check/ACH items</b>		<b>Excess transaction fee (per item) — Money market account</b>	\$5.00
• Personal money order (customer only)	\$10.00	<b>Wire transfers — in branch</b>	
• Cashier's check (payable to third party)	\$15.00	• Outgoing — domestic	\$40.00
• Returned deposit item	\$10.00	• Outgoing — international	\$50.00
• Insufficient fund fee (NSF) — returned item fee charged for insufficient or uncollected funds*	\$34.00 <sup>1</sup>	• Incoming	\$15.00
• Overdraft item paid — fee charged for paid item against insufficient or uncollected funds*	\$34.00 <sup>1</sup>	<b>Amalgamated gift card<sup>9</sup></b>	
• Check printing fee	Varies	• Purchase fee	\$2.95
• Checkbook reconciliation (per hour)	\$20.00	• Service fee (inactivity)	\$4.95 <sup>4</sup>
		• Replacement — lost or stolen card	\$15.00
<b>Cashed checks over counter (per check)</b>	\$3.00	<b>Collections (excludes corresponding bank fees, if any)</b>	
<b>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)</b>	\$0.08	• Outgoing	\$25.00
<b>Prepaid payroll (per envelope)</b>	\$5.00	• Incoming	\$25.00
<b>Night drop bags (per deposit)</b>	\$2.00	• Collection of non-U.S. savings bonds (per collection form)	\$50.00
<b>Wrapped coin supply (per roll)</b>	\$0.15	<b>Stop payment fee (per item)</b>	\$35.00
<b>Compliance with legal process</b>	\$100.00	<b>Reclamation fee</b>	\$20.00
<b>Consulate letter</b>	\$15.00	<b>Amalgamated Online<sup>®</sup> Treasury Manager (AOTM)</b>	
<b>Copy of check or statement (per item)</b>	\$5.00	<b>Paper statement monthly fee (per statement, per account)</b>	\$10.00
<b>Dormant account monthly maintenance fee (checking accounts only)</b>	\$2.50 <sup>2</sup>	<b>Wire transfers</b>	
<b>Abandoned property escheatment fee (accounts in New York State only)</b>	\$10.00 <sup>3</sup>	• Online wire or ACH monthly maintenance fee	\$5.00
<b>Lost ATM/debit card replacement</b>	\$5.00	• Online outgoing — domestic <sup>5</sup>	\$20.00
<b>Signature guarantee (per item)</b>	\$10.00	• Online outgoing — international <sup>5</sup>	\$40.00
<b>Safe deposit boxes</b>		• Incoming	\$15.00
• One lost key	\$15.00	<b>Automated Clearing House (ACH) (online)</b>	
• Two lost keys (break open)	\$125.00	• Credit origination (per item)	\$0.25
<b>ATM network transaction and inquiry fees</b>		• Reversal/reclamation (per item)	\$15.00
• Transactions at Amalgamated Bank and domestic Allpoint <sup>®</sup> ATMs	No fees	• Returned item fee (per item)	\$5.00
• Transactions at non-Amalgamated Bank and international Allpoint <sup>®</sup> ATMs	\$2.50	• Special ACH service/notification of change (per item)	\$2.00

Account name	Monthly maintenance fee
Small Business Money Market	\$0 if average balance for the month is at or above \$1,000, \$7 if below
Small Business Checking	\$0 if average daily balance for the month is above \$1,500, \$18 if below <sup>8</sup>
Specialty Interest Checking	\$0 if average daily balance for the month is above \$1,500, \$18 if below <sup>8</sup>

\* 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<sup>®</sup> 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.

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

9 Gift Cards may not be available at all offices.