

AMERICAN BANK & TRUST

Schedule of Charges

Check Printing Charge	Varies by Style
Bank Money Order- Bank Customers Only	\$5.00
Personal Money Order- Bank Customers Only	\$3.00
Overdraft Charge (per item, \$198.00 daily limit)	\$33.00
Continuous Overdraft Charge	18% per annum of the overdraft amount or \$2.00 whichever is greater per business day
Return Check Charge (per item, no daily limit)	\$33.00
The return check charge and overdraft charge of \$33.00 per item will apply to overdrafts created by check, in-person withdrawals or pre-authorized ACH debits.	
Returned Deposit Items (not drawn on AB&T)	\$5.00 each
Transfer Sweep Charge	\$3.00 per sweep
Stop Payment Request (all items)	\$33.00
ATM Cash/Check Card	
Use at ADVANTAGE Machine	Free*
Use at Non-ADVANTAGE Machine	\$2.00
Re-issue Card	\$10.00
*Owner of machine may assess fee	
Wire Transfer Charge	
Outgoing Wire Transfer	\$30.00
Incoming Wire Transfer	\$15.00
International Wire Transfer	\$50.00
Dormant Account Charge (Dormant= no activity for 12 months)	\$10.00 per earnings cycle on balances below \$500.00
Account Research/Reconcile (per hour, \$25 minimum)	\$50.00
Statement Printout Request (per page)	\$1.00
IRA Transfer fee of \$50.00 may be assessed on all transfer of IRA's out of the custody of American Bank & Trust	
Collection Charge	\$20.00