

Business Fee Schedule

AB&T Online Banking	Free
AB&T Mobile Banking/Mobile Deposit	Free
AB&T Bill Pay	Free

Expedited delivery fees may apply.

ATM Cash/Debit Card	
Use at Our Network Machine	Free*
Use at Out of Network Machine	\$2.00
Re-issue Card	\$10.00
Non-customer ATM Usage Fee	\$3.00

*Owner of machine may assess fee.

Bank Money Order	\$7.00
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Overdraft Charge	\$35.00 per item, \$210.00 daily limit
Continuous Overdraft Charge	\$25.00 for 5 Days Cont'l OD
Return Check Charge	\$35.00 per item, no daily limit

The return check charge and overdraft charge of \$35.00 per item will apply to overdrafts created by check, in-person withdrawals or pre-authorized ACH debits.

Stop Payment Request	\$35.00 all items
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Wire Transfer Charge	
Outgoing Domestic Wire Transfer	\$30.00
Incoming Domestic and International Wire Transfer	\$15.00
Outgoing International Wire Transfer	\$50.00

Safe Deposit Box Fee	Varies by size/location
Safe Deposit Drilling (lost key)	Market Price

Returned Deposit Items	\$5.00 each
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Not drawn on AB&T

Undeliverable Mail	\$5.00 per month
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Dormant Account Charge	\$10.00 per earnings cycle
<i>Dormant = no activity for 12 months</i>	<i>on balances below \$500.00</i>

Premature Closing Account Fee	\$25.00
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If account closed within 90 days

Account Research/Reconcile	\$50.00 per hour, \$25 minimum
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Statement Printout Request	\$1.00 per page
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Notary Stamp	\$5.00
Medallion Stamp	\$10.00

Non-customer

Levy and Garnishment Fee	\$50.00
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Collection Charge	\$20.00
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Loan Modification/Deferral Fee	\$25.00
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Business Checking Account Type Charges

Free Business Checking	500 items free and \$0.25 each over 500 items
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Business Checking	Analysis Fees and Earnings Credit Offset
Earnings Credits	0.25%
Deposits	\$0.20 per deposit
Deposited Items	\$0.05 per item
Checks	\$0.10 per item
Excessive Cash-In Charge	\$1.50 per \$1,000.00

Non-Profit & Organization Checking	No Charge
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AB&T Business Solutions +PLUS Fees

AB&T Mobile Banking +PLUS	Free
AB&T Mobile Deposit +PLUS	Free

+PLUS Service Charges for All Business Account Types

ACH Management	\$20.00 per month
Returned ACH	\$5.00 each
ACH Mgr Item Fees	\$5.00 per batch, \$0.05 per item

Merchant Source Capture	\$0.05 per deposit
Bank provided machine	\$60.00 per month
Customer purchased machine	\$35.00 per month

Positive Pay	\$25.00 per month
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Wire Manager	\$10.00 per month
Outgoing Wire	\$25.00 Domestic \$45.00 International

AB&T Bill Pay +PLUS	\$10.00 per month unlimited use
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+PLUS Token Replacement Fee	\$20.00 per token
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Consumer Fee Schedule

AB&T Online Banking	Free
AB&T Mobile Banking/Mobile Deposit	Free
AB&T Bill Pay	Free
<i>Expedited delivery fees may apply.</i>	
Popmoney®	Free for items up to \$999.99 \$2.00 each for items over \$1,000.00
ATM Cash/Debit Card	
Use at Our Network Machine	Free*
Use at Out of Network Machine	\$2.00
Re-issue Card	\$10.00
Non-customer ATM Usage Fee	\$3.00
<i>*Owner of machine may assess fee.</i>	
Bank Money Order	\$7.00
Overdraft Charge	\$35.00 per item, \$210.00 daily limit
Continuous Overdraft Charge	\$25.00 for 5 Days Cont'l OD
Return Check Charge	\$35.00 per item, no daily limit
The return check charge and overdraft charge of \$35.00 per item will apply to overdrafts created by check, in-person withdrawals or pre-authorized ACH debits.	
Stop Payment Request	\$35.00 all items
Wire Transfer Charge	
Outgoing Domestic Wire Transfer	\$30.00
Incoming Domestic and International Wire Transfer	\$15.00
Outgoing International Wire Transfer	\$50.00
Safe Deposit Box Fee	Varies by size/location
Safe Deposit Drilling (lost key)	Market Price
Returned Deposit Items	\$5.00 each
<i>Not drawn on AB&T</i>	
Undeliverable Mail	\$5.00 per month
Dormant Account Charge	\$10.00 per earnings cycle
<i>Dormant = no activity for 12 months</i>	<i>on balances below \$500.00</i>
Premature Closing Account Fee	\$25.00
<i>If account closed within 90 days</i>	
Account Research/Reconcile	\$50.00 per hour, \$25 minimum
Statement Printout Request	\$1.00 per page
Notary Stamp	\$5.00
Medallion Stamp	\$10.00
<i>Non-customer</i>	
Levy and Garnishment Fee	\$50.00
Collection Charge	\$20.00
IRA Transfer External Fee	\$50.00
Consumer Loan Documentation	\$100.00
Loan Modification/Deferral Fee	\$25.00