

Consumer Fee Schedule

Effective January 1, 2024

Online Banking/Mobile Banking	Free
Bill Pay <i>Expedited delivery fees may apply.</i>	Free
Zelle®	Free
ATM Cash/Check Card	
AB&T ATM Transaction Fee	Free
Non-AB&T ATM Transaction Fee ¹	\$2
Re-issue Card Fee	\$10
International Debit Card Transaction Fee	1%
Bank Money Order <i>Bank customers only</i>	\$7
Overdraft Charge ²	\$35 per item, \$210 daily limit
Continuous Overdraft Charge	\$25 for 5 Business Days Cont'l OD
Return Item Charge ²	\$35 per item, \$210 daily limit
Stop Payment Request	\$35 per item
Wire Transfer Fee	
Outgoing Domestic Wire Transfer	\$30
Incoming Domestic/International Wire Transfer	\$15
Outgoing International Wire Transfer	\$50
Safe Deposit Box Fee	Varies by size/location
Safe Deposit Drilling (lost key)	Market Price
Deposit Return (Rtrn) Charge ³ <i>Not drawn on AB&T</i>	\$5 each
Undeliverable Mail	\$5 per month
Dormant Account Charge <i>Dormant = no activity for 12 months</i>	\$10 per earnings cycle on balances below \$500
Premature Closing Account Fee <i>If account closed within 90 days</i>	\$25
Account Research/Reconcile	\$50 per hour, \$25 minimum
Statement Printout Request	\$1.00 per page
Notary Stamp <i>(non-customer)</i>	\$10
Medallion Stamp <i>(non-customer)</i>	\$50
Levy and Garnishment Fee	\$50
Collection Charge	\$20
IRA Transfer External Fee	\$50
Consumer Loan Documentation	\$150
Loan Modification/Deferral Fee	\$100
Foreign Currency Purchase or Exchange	\$35

¹ Owner of machine may assess fee.

² The return item charge and overdraft charge of \$35 per item will apply to overdrafts created by check, in person withdrawals or pre-authorized ACH debits.

³ Accounts opened at Minnesota Branches - Deposit Return (Rtrn) Charge is \$4.