



Fee schedule Small Business customers

Revised as of 11/18/2020

Check/ACH items		Wire transfers — in branch	
• Personal money order (customer only)	\$10.00	• Outgoing — domestic	\$40.00
• Cashier's check (payable to third party)	\$15.00	• Outgoing — international	\$50.00
• Returned deposit item	\$10.00	• Incoming	\$15.00
• Insufficient fund fee (NSF) — returned item fee charged for insufficient or uncollected funds*	\$34.00 ¹	Amalgamated gift card⁹	
• Overdraft item paid — fee charged for paid item against insufficient or uncollected funds*	\$34.00 ¹	• Purchase fee	\$2.95
• Check printing fee	Varies	• Service fee (inactivity)	\$4.95 ⁴
• Checkbook reconciliation (per hour)	\$20.00	• Replacement — lost or stolen card	\$15.00
Cashed checks over counter (per check)		\$3.00	
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 ²	
Abandoned property escheatment fee (accounts in New York State only)		\$10.00 ³	
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		

Wire transfers — in branch		Wire transfers	
• Outgoing — domestic	\$40.00	• Online wire or ACH monthly maintenance fee	\$5.00
• Outgoing — international	\$50.00	• Online outgoing — domestic ⁵	\$20.00
• Incoming	\$15.00	• Online outgoing — international ⁵	\$40.00
Amalgamated gift card⁹		• Incoming	\$15.00
• Purchase fee	\$2.95	Automated Clearing House (ACH) (online)	
• Service fee (inactivity)	\$4.95 ⁴	• Credit origination (per item)	\$0.25
• Replacement — lost or stolen card	\$15.00	• Reversal/reclamation (per item)	\$15.00
Collections (excludes corresponding bank fees, if any)		• Returned item fee (per item)	\$5.00
• Outgoing	\$25.00	• Special ACH service/notification of change (per item)	\$2.00
• Incoming	\$25.00	Remote Deposit	
• Collection of non-U.S. savings bonds (per collection form)	\$50.00	• Equipment fee (Panini I:Deal Scanner) ⁶	No Fee
Stop payment fee (per item)		• RDC monthly fee (per scanner)	\$35.00
\$35.00		• Deposit batch and per item deposited ⁷	No Fee
Reclamation fee		• Online stop payment fee (per item)	\$15.00
\$20.00			
Amalgamated Online® Treasury Manager (AOTM)			
Paper statement monthly fee (per statement, per account)		\$10.00	

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 ⁸
Specialty Interest Checking	\$0 if average daily balance for the month is above \$1,500, \$18 if below ⁸

* 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.

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.