



## SCHEDULE OF FEES

### If your account is a regular checking account:

- Fee for each check charged against your account \$ .10

### If your account is a handi checking account:

- Fee for each check charged against your account \$ .25

### If your account is a business checking account:

- Maintenance fee for each monthly statement period for your account \$10
- Fee for each check charged against your account \$ .15
- Fee for each deposit in your account \$ .25
- Fee for each paper check, drawn on a bank other than Alden State Bank, deposited into your account \$ .12
- For each monthly statement period for your account, there is an **earnings credit of \$.10** for each full \$100 of the average daily balance of your account during that monthly statement period,\* but the credit will not exceed the total of the maintenance fee, fees for checks charged against your account and fees for deposits in your account imposed during that monthly statement period.
- Fee for each ACH charged against your account \$ .15

\* The average daily balance will be calculated by adding up the balances of your account at the ends of all days of that monthly statement period and dividing the total by the number of days in that monthly statement period.

Effective 8/1/22

### Additional fees if your account is a regular checking, handi checking, business checking, money fund checking, free checking or Kasasa® checking account:

- Fee for each check written on your account or automated clearing house (ACH) transfer from your account that is returned unpaid because of insufficient funds (NSF) or is paid despite insufficient funds (NSF)<sup>(1)</sup> \$32
- Fee for each stop payment request as to a check written on your account or an electronic fund transfer from your account \$32
- Fee for each protest of a check written on your account \$20
- Fee for check printing for your account varies

### Regardless of the type of your account:

- Fee for each check drawn on a bank in the United States deposited in your account that is returned unpaid \$10
- Fee for each check drawn on a bank outside the United States deposited in your account that is returned unpaid **our cost as charged by correspondent bank**
- Fee for each check deposited in your account that after being returned unpaid is mailed by us at your request to another depository institution for collection \$15
- Fee for each bag of rolled or unrolled coins deposited in your account \$3
- Fee for each response to any legal process (for example, a tax levy, a subpoena or an order providing for restraint, attachment, garnishment or execution) against your account \$100
- Fee for each withdrawal of cash from your account at an electronic facility not owned by us or M&T Bank \$2.50
- Fee for each non-scheduled statement for your account \$5

### <sup>(1)</sup> INFORMATION CONCERNING OVERDRAFTS ON CONSUMER ACCOUNTS (Effective 8/1/22)

- A fee may be charged to you each time the same item, whether it is created by check or automated clearing house (ACH), is paid or returned unpaid.
- The maximum amount of overdraft charges and return item charges that you may incur on any single business day is \$96.00.
- No charge will be assessed on any day if your account is overdrawn by \$10.00 or less.
- The overdraft charge and return item charge will not apply to debit card transactions.



- Fee for each statement for your account returned to us by the U.S. Postal Service because of an improper address \$5
- Fee for each photocopy of a check written on your account \$3
- Fee for each photocopy of a statement for your account or another item relating to your account \$5
- Fee for monthly statement of check images \$10
- Fee for incoming domestic wire transfer to your account \$15
- Fee for incoming international wire transfer to your account \$20
- Fee for research as to your account and account reconciliation as to your account (per hour, with a 1-hour minimum) \$25
- Fee for replacing a passbook for your account \$5
- Fee for replacing an electronic banking card for your account \$10



## ADDITIONAL SERVICES

- Fee for each cashier's check \$7
- Fee for each money order \$4
- Fee for each draft drawn in Canadian funds \$10
- Fee for each domestic wire transfer origination \$25
- Fee for each international wire transfer origination \$40
- Fee for each signature guaranty \$5
- Fee for each night depository bag **our cost**
- Fee for preparing an amortization schedule \$5
- Annual fee for safe deposit boxes
  - Sizes available 2" x 5" to 10" x 10" \$24 - \$145
  - Fee to replace lock due to a lost key **our cost**