

# FEE SCHEDULE FEE SCHEDULE

## for Personal Banking

### ACCOUNT MAINTENANCE FEES

Savings <i>(if minimum daily balance falls under \$100)</i>	monthly	\$4.00
NOW Checking <i>(if minimum daily balance falls under \$1,000 and/or no direct deposit)</i>	monthly	\$6.00
Individual Retirement Account (IRA)	annual	\$20.00

### ARCHIVAL SERVICE FEES *(per item)*

Copy of Issued Check	\$5.00
Copy of Deposited Item	\$5.00
Copy of Official Check	\$5.00
Copy of Money Order	\$5.00
Copy/Duplicate of account statement	\$5.00
Research or reconciliation fee	\$20.00

### ON-LINE BILL PAYMENT TRANSACTION FEES *(monthly)*

Up to 10 payments	free
11 to 15 payments	per payment \$ .50
Over 15 payments	per payment \$ .75

### ATM WITHDRAWAL FEES *(monthly)*

*These fees are assessed by Atlas Bank for withdrawals at ATMs not owned or operated by Atlas Bank. There may be additional ATM surcharges assessed by the bank that owns the ATM.*

Up to 4 withdrawals	free
Over 4 withdrawals	per withdrawal \$ .75

### OTHER SERVICE FEES *(one time/per item)*

Domestic Wire Transfer	\$25.00
International Wire Transfer	\$45.00
Money Order	\$2.00
Check/Money Order stop payment	\$20.00
Check/Money Order stop payment cancellation	\$8.00
Foreign Check collection	\$50.00
Verification letter	\$5.00
Checkbook – price varies on style chosen	

### OTHER CHARGES *(one time/per item, unless otherwise indicated)*

Account early close-out fee <i>(accounts closed within 90 days from opening)</i>	\$10.00
Club Account closed prior to end of club year	\$10.00
Deposited check returned unpaid	\$15.00
Check written against insufficient or uncollected funds	\$25.00
Passbook replacement	\$10.00
Debit/ATM card replacement	\$10.00
Dormant Account fee <i>(accounts inactive for 36 months and longer)</i>	monthly \$6.00

Atlas Bank fees and charges are a subject to change at any time. Should any such change occur, Atlas Bank customers will be notified. All fees and charges associated with our lending program are disclosed in full at the time of application. For additional information, please call our Customer Service Department at 718.768.4800.

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## for Business Banking

### ACCOUNT MAINTENANCE FEES

Business Savings <i>(if minimum daily balance falls under \$4,000)</i>	monthly	\$10.00
Business Money Market <i>(if minimum daily balance falls under \$2,500)</i>	monthly	\$10.00
Business Checking	monthly	\$10.00
SEP and SIMPLE IRA	annual	\$20.00

### ARCHIVAL SERVICE FEES *(per item)*

Copy of Issued Check	\$5.00
Copy of Deposited Item	\$5.00
Copy of Official Check	\$5.00
Copy of Money Order	\$5.00
Copy/Duplicate of account statement	\$5.00
Research or reconciliation fee	\$20.00

### ON-LINE BILL PAYMENT TRANSACTION FEES *(monthly)*

Up to 10 payments	free
11 to 15 payments	per payment \$ .50
Over 15 payments	per payment \$ .75

### ATM WITHDRAWAL FEES *(monthly)*

*These fees are assessed by Atlas Bank for withdrawals at ATMs not owned or operated by Atlas Bank. There may be additional ATM surcharges assessed by the bank that owns the ATM.*

Up to 4 withdrawals	free
Over 4 withdrawals	per withdrawal \$ .75

### OTHER SERVICE FEES *(one time/per item)*

Domestic Wire Transfer	\$25.00
International Wire Transfer	\$45.00
Money Order – account holder	\$2.00
Check/Money Order stop payment	\$20.00
Check/Money Order stop payment cancellation	\$8.00
Foreign Check collection	\$50.00
Verification letter	\$5.00
Checkbook – price varies on style chosen	

### OTHER CHARGES *(one time/per item, unless otherwise indicated)*

Account early close-out fee <i>(accounts closed within 90 days from opening)</i>	\$10.00
Deposited check returned unpaid	\$15.00
Check written against insufficient or uncollected funds	\$25.00
Debit card replacement	\$10.00
Dormant Account fee <i>(accounts inactive for 36 months and longer)</i>	monthly \$6.00

Atlas Bank fees and charges are a subject to change at any time. Should any such change occur, Atlas Bank customers will be notified. All fees and charges associated with our lending program and Merchant Services are disclosed in full at the time of application. For additional information, please call our Customer Service Department at 718.768.4800. *Fee Schedule is effective March 1, 2010.*



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*Helping build your financial world since 1900*

718.768.4800