

AMERICAN BANK & TRUST
FEE SCHEDULE
(EFFECTIVE DECEMBER 10, 2015)

Wire Transfer	
Incoming	\$ 10.00
Outgoing (Domestic)	\$ 15.00
Outgoing (International)	\$ 55.00
Garnishment & Levies	\$ 75.00
Stop Payment	\$ 25.00
Account Alerts (lost Checkbooks, etc.)	\$ 25.00
NSF Fee-Paid	\$ 25.00*
NSF Fee-Returned Item Fee	\$ 25.00*
NSF Fee-Freedom Coverage Fee	\$ 25.00*
Daily Overdraft Fee **	\$ 5.00**
Dormant Account Fee	\$ 5.00
Early Account Closure Fee	\$ 15.00
Account Reopening Fee	\$ 50.00
Foreign ATM Fee	\$ 2.00
Return Deposit Item Fee (Charge Back Fee)	\$ 5.00
Cashier's Checks	\$ 3.00
Snap Shot Statement	\$ 3.00
Replacement Statement	\$ 5.00
Temporary Checks	\$ 1.00 per page
Replacement Visa Check Card (lost card)	\$ 5.00
Fax Services	\$ 2.00
Photo Copies	\$ 0.50 per page
Account Balancing per hour	\$ 25.00
Account Research per hour	\$ 25.00
Notary Service (Non Customers Only)	\$ 10.00
Check Collection	
Incoming	\$ 20.00
Outgoing	\$ 20.00
Foreign Cash Exchange	\$ 30.00
Locked Money Bags (Onetime Payment)	\$ 25.00
Night Deposit Box Lost Key Fee	\$ 2.00
One Time ACH	\$ 10.00
Excessive Withdrawal Fee (For Reg D Violation)	
Money Market	\$ 10.00 per excessive withdrawal
Savings	\$ 3.00 per excessive withdrawal
Visa Gift Cards	\$ 3.50
Visa Travel Cards	\$ 7.50
Safe Deposit Drilling Fee	\$ 150.00
Safe Deposit Box Replacement Key	\$ 75.00

*This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means.

**Daily Overdraft fee begins charging on the 5th day of the account being overdrawn and charges for 10 consecutive business days unless a deposit is made bringing the account to a positive balance.