

- Service -	Fee
Abandoned property processing (New York only)	\$30
Account closed within 12 month	\$40
Account verification (Account holder)	\$10
Account verification (Third party)	\$20
Checkbook printing	see price list
Coin	\$0.20/roll
Collections - Domestic	1% of check amount; minimum \$30
Copy of check / money instrument / statement	\$5 per item
Deposited check returned	\$10
Dormant account (Checking-no activity for 1 year, savings/money market - no activity for 3 years)	\$3 per month
Excessive activity fees <sup>1</sup>	\$10 per excess transaction
Insufficient funds fee	\$38
Uncollected item fee	\$25
Legal process (Levy / subpoena, etc.)	\$200
Money order	\$4
Night deposit bag	\$20
Official check	\$12
Lost security token	\$40 per token
Statement fee (paper statements for online banking)	\$6 per month
Return mail for incorrect address	\$10 per statement
Stop payment order	\$35
Wire transfer - Incoming	\$12
Wire transfer - Outgoing	\$32

#### Earnings Credit

Earnings Credit is generated by the eligible balance in a business advance, business premier, and REAL checking accounts. Earnings Credit will be used to reduce or eliminate banking service fees and charges, other than monthly maintenance fees. The Earnings Credit is calculated each month by applying the then current Earnings Credit rate on the average collected balance for that month on the eligible accounts. The Earnings Credit rate will be set from time to time by Abacus, at its sole discretion, and may be changed at any time without notice. The monthly average collected balance is the average daily balance for that month minus the average floats or holds for such month. The Earnings Credit rate will be applied to 100% of the monthly average collected balance. Earnings Credit owned by the same accountholder (and which are linked together) will be totaled together and applied against the total of the fees on such Accounts, with any remaining fees charged against the business advance, business premier, and REAL checking accounts. Earnings Credit cannot be carried over from month-to-month and cannot be used for any purpose other than the reduction or elimination of the designated charges for that month.

## Abacus Federal Savings Bank Business Banking Earnings Credit, Fees and Charges\*

All information in this Schedule is current as of April 15th, 2019. We reserve the right to change our services, fees, charges, balance requirements and earnings credit.

For more information, please speak to your local branch.



6 Bowery, New York, NY 10013  
Mon-Fri: 8:30am-4pm  
Sat: 10am-3pm Sun: 10am-4pm



36-30 Main St., Flushing, NY 11354  
Mon-Fri: 8:30am-4pm  
Sat: 9am-2pm Sun: 10am-3pm



4824 8th Ave., Brooklyn, NY 11220  
Mon-Tue: 8:30am-5pm Wed-Fri: 8:30am-4pm  
Sat: 10am-3pm Sun: 10am-4pm



116 Nassau St., New York, NY 10038  
Mon-Fri: 8:30am-4pm  
Sat: Closed Sun: Closed



869 U.S. Highway 1, Edison, NJ 08817  
Mon-Fri: 9am-4pm  
Sat: 10am-2pm Sun: Closed



147 N.10th St., Philadelphia, PA 19107  
Mon-Fri: 8:30am-4pm  
Sat: 9am-2pm Sun: Closed

#### General question:

Please call 1-212-285-4770, Monday through Friday, 9am to 5pm eastern time.

#### 24/7 Telephone Banking Services:

Please call 1-888-818-6613. Telephone banking is available in English and Mandarin.



\* We reserve the right to change this fee schedule at any time. For example, we may change our services, fees, charges and balance requirement. If required by law, we will notify you if changes, additions, or deletions to your account, your fees, or your services occur.

Revised on 06/06/2019

# Business Banking Deposit Account Standard Fees and Charges Schedule



	Business Checking										Business Money Market			
	Business Basic Checking			Business Advance Checking			Business Premier Checking			REAL Checking		Business Money Market <sup>1</sup>		
Monthly Maintenance Fee	\$10 \$7 with eStatement			\$20			\$50			\$20		\$25		
Ways to avoid Maintenance Service Charge	\$1,000 average daily balance			\$10,000 average daily balance			\$50,000 combined average daily balances with business money market account			\$10,000 average daily balance on the account and have an active Abacus commercial real estate loan		\$1,000 average daily balance		
Minimum Opening Deposit <sup>2</sup>	\$1,000			\$1,000			\$1,000			\$1,000		\$1,000		
Cash Counting Fees (Per Statement Cycle)		Monthly Cash Deposit	Fee		Monthly Cash Deposit	Fee		Monthly Cash Deposit	Fee		Monthly Cash Deposit	Fee	Cash deposit is not permitted	
	I	Under \$5,000	No Fee	I	Under \$20,000	No Fee	I	Under \$100,000	No Fee	I	Under \$100,000	No Fee		
	II	\$5,000-\$50,000	\$0.001 per \$1	II	\$20,000-\$100,000	\$0.0008 per \$1	II	\$100,000-\$1,000,000	\$0.0004 per \$1	II	\$100,000-\$1,000,000	\$0.0004 per \$1		
III	Over \$50,000	Not Permitted	III	Over \$100,000	Not Permitted	III	Over \$1,000,000	Armored Car	III	Over \$1,000,000	Armored Car			
Minimum Deposit to Earn Interest	N/A			N/A			N/A			N/A		\$1,000		
Check Paid (Per Statement Cycle)	25 Free \$0.20 each thereafter			200 Free \$0.20 each thereafter			Unlimited			Unlimited		N/A		
Account Features and Benefits				<ul style="list-style-type: none"> <li>Earnings Credit</li> <li>Online wires (subject to bank's approval)</li> <li>Free 10 online stop payments per month (excludes bill pay)</li> <li>Payroll account</li> </ul>			<ul style="list-style-type: none"> <li>Earnings Credit</li> <li>Online wires (subject to bank's approval)</li> <li>Free 10 online stop payments per month (excludes bill pay)</li> <li>Payroll account</li> <li>Free official checks/ money orders</li> <li>Up to \$1,000 closing credit on your new Abacus loan application<sup>3</sup></li> <li>Complimentary safe deposit box as available (2x5 or 3x5)<sup>4</sup></li> </ul>			<ul style="list-style-type: none"> <li>Earnings Credit</li> <li>Online wires (subject to bank's approval)</li> <li>Free 10 online stop payments per month (excludes bill pay)</li> <li>Payroll account</li> <li>Free official checks/ money orders</li> <li>Up to \$500 closing credit on your new Abacus loan application<sup>3</sup></li> <li>Complimentary safe deposit box as available (2x5 or 3x5)<sup>4</sup></li> </ul>				
				• 24/7 online and mobile banking (includes bill pay & eStatement) <sup>5</sup>						• 24/7 online and mobile banking <sup>5</sup>				
				• Chip enabled debit card <sup>6</sup>						• ATM card				
			• Surcharge-free withdrawals at Abacus and MoneyPass ATMs; No Abacus fee for non-Abacus ATM transaction <sup>7</sup>											

1 According to Regulation D, you may make no more than six (6) automatic or preauthorized transfers from your saving account(s) per month. If you make more than six (6) transfers per month, the Excessive Activity Fees may apply and your account will be converted to a transaction account. Please refer to chart on back.

2 The monthly maintenance service fee is waived for the first two statement cycles to allow you to meet your account requirements. After the first two statement cycles, the monthly maintenance service fee is waived if the requirements are met.

3 This promotion cannot be combined with any other Abacus closing credit promotions.

4 Free Small Safe Deposit Box is based upon availability, and limited to one (1) per customer only. This offer can be changed any time.

5 Your mobile carrier's message and data rates may apply.

6 We may charge an International service fee equal to 1% of the amount of the transaction when you use your debit card for any international transaction. An international transaction arises when you purchase goods from a vendor that is located outside of the U.S. or if you use an ATM that is located outside of the U.S. This includes transactions done on the internet when the vendor is located outside of the U.S. This fee applies regardless of whether the transaction is paid for in U.S. currency. The exchange rate into U.S. currency will be the MasterCard rate in effect on the date of the transaction.

7 Abacus Bank does not charge fee when you use your Debit Card on another ATM that is owned by another Institution. However, you may also be charged a surcharge fee by the Institution that owns the terminal or network including balance inquiries.