

OVERDRAFTS/RETURNED ITEMS

Excessive overdrafts should be avoided. They are expensive and may damage your credit. Here are six suggestions to avoid overdrawing your account:

1. Enroll in Digital Banking so you can log in to see your account balance online or your smartphone or tablet.
2. Sign up for Account Alerts² to receive an email or text message for daily account balance alerts or low balance alerts.
3. If you have a savings, money market or another checking account, you can set up free automatic transfers into your checking account in the event you have an overdraft.
4. Apply for a line of credit that would automatically cover an overdraft. Subject to credit approval.
5. Visit academybank.com for financial education, tips, & tools for managing your account.
6. Contact us if you need assistance.

OVERDRAFTS/RETURNED ITEMS

(Created by check, in-person withdrawal, ATM withdrawal or other electronic means)

Paid Overdraft or Returned Item Fee **\$20**
Maximum charge of \$100 per business day.

DEBIT CARD/ATM CHARGES

Academy Bank ATM and in-branch withdrawals **No Fee**

Withdrawals, transfers, or balance inquiries from ATMs not owned by our bank **\$2.75**

ATMs outside the U.S. **\$2.50**

Denied ATM transactions at ATMs not owned by Academy Bank **\$0.50**

Replacement Debit Card **\$10**

Cash2Debit service* **\$4.95 per deposit**

MONEYPASS NETWORK ATMs IN THE U.S. - Fee waived for withdrawals, transfers, balance inquiries or denied ATM transactions if the primary account on the card is eligible to participate in the MoneyPass Network. The debit card will bear a MoneyPass logo on the back. MoneyPass Network ATMs are within the U.S. only.

SAFE DEPOSIT BOX RENTAL

PRICES VARY BY SIZE AND LOCATION.

Safe Deposit Lost Key Charge **\$20**
 Drilling **cost plus \$50**

MISCELLANEOUS FEES

BOOKKEEPING SERVICES

Research **\$25 per hour**
 Minimum **\$25**
 Copies **\$5 each**
 Account Printout **\$5**
 Special Statement **\$5**

CASHIER'S CHECK

Client **\$7**

CLOSED ACCOUNT

Open less than 90 days **\$25**

COLLECTION ITEM

Incoming **\$20**
 Outgoing **\$20**
 Foreign **\$20 plus exchange**

EXCESSIVE WITHDRAWALS AFTER 6 **\$10**
(\$60 maximum per monthly statement) Premier Money Market account

FOREIGN CURRENCY DRAFTS **cost plus \$5**
 COUNTER CHECKS **\$1**

INACTIVITY FEE Savings & Money Market accounts excluded.
 After 12 months inactivity **\$5 per month**

DORMANT ACCOUNT FEE Checking, Savings & Money Market incl.
 After 36 months inactivity **\$10 per month**
 Unclaimed Property Remittance Fee **\$75**

GARNISHMENT/LEVY PROCESSING . **\$100 or state fee**
 MONEY ORDER FEE **\$5**

NOTARY FEE **\$10 or state fee**
 SPECIAL ACCOUNT HANDLING **\$10 per month**

PAPER STATEMENT **\$5**
 STOP PAYMENT ORDER **\$35**

STOP PAYMENT INITIATED THROUGH ONLINE/MOBILE BANKING **\$25**
 TRANSFERNOW

Next Day Transfer **\$3**
 Instant Transfer **\$5**
 Standard 2-3 Day Transfer **No Fee**

VERIFICATION OF ACCOUNTS **\$20**
 WIRE TRANSFERS

Incoming **\$8.75**
 Outgoing (through Digital Banking) **\$20**
 Outgoing (not through Digital Banking) **\$30**
 International **\$50**

For a comprehensive list of fees, refer to the Deposit Account Agreement and Commercial Service Charge Schedule available upon request. *Not available in Vermont.

EFFECTIVE AUG 2024 | AB-370-1

CONSUMER FEE SCHEDULE



 **ACADEMYBANK**
 A DIFFERENT POINT OF VIEW



Personal Checking	ELITE INVESTMENT	SELECT REWARDS ^{5†}	SIMPLY FREE*	STUDENT CHECKING ⁶	SAFE SPENDING
Opening Balance Requirement	\$100	\$100	\$25	\$25	\$25
Visa Debit Card & Controls	✓	✓	✓	✓	✓
MoneyPass 30,000+ ATMs ¹	✓	✓			
Free Mobile Banking ² with Check Deposit ³	✓	✓	✓	✓	✓
Free Online Banking with Bill Pay	✓	✓	✓	✓	✓
Free eStatements ⁴	✓	✓	✓	✓	✓
Rewards and Benefits:	Interest Earned on Balances Unlimited ATM Fee Waivers Mortgage Discount: \$250 off closing costs Free Paper Statements Early Pay (1 day) No Fee Money Orders & Cashier's Checks Complimentary Standard Checks	Cell Phone Protection Credit File Monitoring Identity Theft Protection and Monitoring Roadside Assistance Early Pay (1 day) And A Whole Lot More (See Insurance Disclosure)	Early Pay (1 day)	Early Pay (1 day)	Early Pay (1 day) No overdraft fees No closure, dormancy or low balance fee
Monthly Service Charge	\$20	\$6	\$0	\$5	\$5
Service Charge Waivable	Daily Bal. of \$5,000 OR Avg. Bal. of \$10,000 per statement cycle	Non-waivable	N/A	Online Banking AND eStatements AND under 23 years old	Non-waivable

Personal Savings	SAVINGS ⁷	PREMIER MONEY MARKET ^{7,8}	STUDENT SAVINGS ^{6,7}
Minimum Opening Deposit	\$25 or 0 ⁹	\$25	\$0
Transactions per Statement Cycle	6	6	6
Eligible for Saving Cents	✓	✓	✓
Source of overdraft protection	✓	✓	✓
FDIC-insured up to the maximum allowed by law	✓	✓	✓
Free eStatements ⁴	✓	✓	✓
Monthly Service Charge	\$5	\$10	Waived
Service Charge Waivable	Maintain minimum balance of \$100 per cycle	Maintain minimum daily balance of \$1,000	Monthly service charge waived until age 23

INSURANCE DISCLOSURE: Insurance products are NOT insured by FDIC or any Federal Government Agency; NOT a deposit of or guaranteed by the bank or any bank affiliate. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance.

1 MoneyPass® network ATMs are within the U.S. only. 2 Message and data rates may apply. 3 Deposits are subject to verification and not available for immediate withdrawal. Deposit limits and restrictions apply. 4 Free eStatements or \$5 paper statements for Select Rewards, Simply Free, Student Checking, Savings, Premier Money Market and Student Savings accounts. \$2 paper statements for Safe Spending. Paper statements are free for Elite Investment accounts. 5 Benefits are available to personal checking accounts and their primary account owner and joint account owner(s) subject to the terms and conditions set forth in the Guide to Benefit and/or insurance documents for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students. Some benefits are insurance products. See insurance disclosure. 6 Age 17 or younger must have parent or guardian as joint owner on the account. 7 Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items. If the account is closed prior to the interest payment date, no interest will be paid. Fees may be charged to the account which could reduce earnings. 8 Excessive withdrawal fee of \$10 per item over 6 withdrawals per statement cycle. \$60 maximum per monthly statement. 9 Minimum opening deposit waived if enrolled in Saving Cents. The \$5 monthly service charge is waived for 12 months. †Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions, and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. *eStatements required.

ENROLL IN SAVING CENTS

Each purchase with your Visa Debit Card will be rounded up to the nearest dollar amount automatically with the difference being added to your savings account. Round up from \$1 to as much as \$5 with each transaction.



AcademyBank.com