

	Personal Checking			Personal Savings			
	Everyday Checking	Gold Checking ¹	Diamond Checking ¹	Passbook/Statement Savings ²	Gold Savings ²	Diamond Savings ²	
Monthly Maintenance Fee	\$7	\$17	\$30	\$3	\$3	\$3	
Ways to Avoid Maintenance Service Charge	\$1,500 average daily balance or Has active automatic payment with Abacus loan or Minimum 3 debit card purchases per month or Direct deposit of at least \$200 per month or \$3,000 combined monthly average balance with personal savings account	\$5,000 average daily balance	\$10,000 average daily balance	\$500 average daily balance	\$500 average daily balance and link to a Gold checking account	\$500 average daily balance and link to a Diamond checking account	
Minimum Opening Deposit ³	\$25	\$25	\$25	\$25	\$500	\$500	
Minimum Deposit to Earn Interest	N/A	N/A	N/A	\$500	\$500	\$500	
Account Features and Benefits		<ul style="list-style-type: none"> • Free basic checks • 1 free official check / money order per month • Free incoming wires • Up to \$500 closing credit on your new Abacus loan application⁴ 	<ul style="list-style-type: none"> • Free basic checks • Free official checks / money orders • Free incoming wires • Up to \$1,000 closing credit on your new Abacus loan application⁴ • Complimentary safe deposit box as available (2x5 or 3x5 only)⁵ • Other banks' ATM fees - up to \$6 reimbursed per month⁶ 		<ul style="list-style-type: none"> • Higher interest rates (refer to your deposit rate schedule for details) 	<ul style="list-style-type: none"> • Higher interest rates (refer to your deposit rate schedule for details) 	
		<ul style="list-style-type: none"> • 24/7 online and mobile banking (Includes bill pay & eStatement)⁷ 			<ul style="list-style-type: none"> • 24/7 online and mobile banking (View only)⁷ 		
		<ul style="list-style-type: none"> • Chip enabled debit card⁸ 			<ul style="list-style-type: none"> • ATM card for statement savings 		
		<ul style="list-style-type: none"> • Surcharge-free withdrawals at Abacus and MoneyPass ATMs; No Abacus fee for non-Abacus ATM transaction⁹ 					

1 Only new money(monies not currently held in an Abacus account) is qualified to open the Gold/Diamond Checking.

2 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. Only new money(monies not currently held in an Abacus account) is qualified for deposit into Diamond/Gold Savings Account.

3 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.

4 This promotion can not be combined with any other Abacus closing credit promotions. If more than one loan application has been submitted at the same time, the credit may only be applied to one of the loan applications.

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

6 When you use a Non-Abacus ATM, you may also be charged a surcharge fee by the Institution that owns the terminal or network including balance inquiries. We will waive up to \$6 for this surcharge fee.

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

8 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.

9 Abacus Bank does not charge fee when you use your debit card or ATM 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.

10 Valid student identification from an accredited educational institution must be presented to open account. Your account will be converted to a different Abacus checking account after 5 years and you will be subject to the terms and conditions currently in effect for that account; unless you can provide us a valid student ID from an accredited educational institution at such time and so long as you maintain enrollment in an accredited educational institution. We will contact you prior to account conversion and send you complete information about the account which you will be converted to. Must be enroll in Online Banking and e-Statement. Paper Statement will not be available.

11 The Secured Credit Card Collateral Holding Accounts may not be withdrawn until 60 days after the Secured Credit Card Account has been closed and all amounts owing have been paid in full. The minimum secured credit card limit is \$500 and/or up to 90% of the Credit Card Collateral Statement Savings account.

12 UTMA/UGMA means Uniform Transfers to Minor Act/Uniform Gift to Minors Act. This account will be subject to the Uniform Transfer/Gifts to Minors Act of the state where the account is opened. All funds deposited in the account irrevocably become the property of the child, and are to be managed for the child's benefit by the custodian until the child reaches the age of 18 or 21, depending on state law, at which time the custodian is responsible for distributing the funds to the child.

Other Personal Deposit Products

	College Checking ¹⁰	Credit Card Collateral Statement Savings ¹¹	Early Start Passbook /Statement Savings ² (UTMA) ¹²	Bridge to America Passbook/ Statement Savings ²	Money Market ²	Certificate of Deposit
Monthly Maintenance Fee	0	N/A	\$3	\$8	\$15	N/A
Ways to Avoid Maintenance Fee	N/A	N/A	\$100 average daily balance	\$1,000 average daily balance	\$5,000 average daily balance	N/A
Minimum Opening Deposit ³	\$25	\$500	\$25	\$25	\$25	\$1,000
Interest Bearing (Refer to Abacus deposit rate schedule)	No	No	Yes	No	Yes	Yes
Minimum Deposit to Earn Interest	N/A	N/A	\$100	N/A	\$5,000	\$1,000
Account Features and Benefits	<ul style="list-style-type: none"> • Chip enabled debit card⁸ • Available in eStatement only • 24/7 online & mobile banking (Includes bill pay & eStatement)⁷ • Surcharge-free withdrawals at Abacus and MoneyPass ATMs No Abacus fee for non-Abacus ATM transaction⁹ 	<ul style="list-style-type: none"> • Link to Abacus secured credit card to establish your credit history (up to 90% credit line) 	<ul style="list-style-type: none"> • ATM card for statement savings⁸ 	<ul style="list-style-type: none"> • ATM card for statement savings⁸ 	<ul style="list-style-type: none"> • ATM card⁸ 	N/A
• 24/7 online and mobile banking. (View only) ⁷						

Personal Banking Deposit Account Standard Fees and Charges Schedule

- Service -	Fee
Abandoned property processing (New York only)	\$30
Account closed within 12 months	\$40
Account verification (Account holder)	\$10
Account verification (Third party)	\$20
Cash counting fees - for deposit of \$6,000 and above	\$.001/\$1
Checkbook printing	see price list
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 ²	\$10 per excess transaction
Insufficient funds / uncollected fee	\$29
Legal process (Levy / subpoena, etc.)	\$200
Lost passbook	\$30
Mail-in deposits	\$1
Money order	\$4
No book transaction	\$2 per transaction
Official check	\$12
Return mail for incorrect address	\$10 per statement
Stop payment order	\$25
Wire transfer - Incoming	
Up to total \$25,000 wire amount per month	\$12
Surcharge - above total \$25,000 wire amount per month	\$.001 / \$1
Wire transfer - Outgoing	
Domestic	\$20
International	\$32
Surcharge on withdrawals of \$45,000 or more of international wire-transfer in funds within 9 months of the transfer-in date (Fee waived for new Abacus loan applicant)	\$100



國寶 · 包厘
Bowery Branch

6 Bowery, New York, NY 10013

Mon-Fri: 8:30am-4pm

Sat: 10am-3pm Sun: 10am-4pm



國寶 · 法拉盛
Flushing Branch

36-30 Main St., Flushing, NY 11354

Mon-Fri: 8:30am-4pm

Sat: 9am-2pm Sun: 10am-3pm



國寶 · 布碌崙
Brooklyn Branch

4824 8th Ave., Brooklyn, NY 11220

Mon-Tue: 8:30am-5pm Wed-Fri: 8:30am-4pm

Sat: 10am-3pm Sun: 10am-4pm



國寶 · 世貿
World Trade Center Branch

116 Nassau St., New York, NY 10038

Mon-Fri: 8:30am-4pm

Sat: Closed Sun: Closed



國寶 · 新澤西
New Jersey Branch

869 U.S. Highway 1, Edison, NJ 08817

Mon-Fri: 9am-4pm

Sat: 10am-2pm Sun: Closed



國寶 · 費城
Philadelphia Branch

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 06/07/2019

