

	Personal Checking				Personal Savings			
	Everyday Checking	Senior Checking ¹	Gold Checking ²	Diamond Checking ²	Passbook Savings ³	Statement Savings ³	Gold Savings ^{2,3}	Diamond Savings ^{2,3}
Monthly Maintenance Fee ⁷	\$10	\$10	\$20	\$35	\$10	\$10	\$20	\$25
Ways to Avoid Maintenance Service Charge	\$1,500 average daily balance or Has active automatic payment with Abacus loan or Direct deposit of at least \$200 per month or \$3,000 combined monthly average balance with Personal Savings account	\$1,000 average daily balance	\$3,000 average daily balance or \$2,000 minimum average daily balance in the Gold Checking Account and \$8,000 minimum average daily balance in combined balance(s) with your Gold Savings account(s) with us.	\$10,000 average daily balance or \$5,000 minimum average daily balance in the Diamond Checking Account and \$15,000 minimum average daily balance in combined balance(s) with your Diamond Savings account(s) with us.	\$1,000 average daily balance	\$1,000 average daily balance	\$1,000 average daily balance	\$1,000 average daily balance
Minimum Opening Deposit	\$25	\$25	\$25	\$25	\$25	\$25	\$500	\$500
Minimum Deposit to Earn Interest	N/A	N/A	N/A	N/A	\$500	\$500	\$500	\$500
Account Features and Benefits	Upto \$200 Closing Credit on your New Abacus Loan Application with automatic Abacus loan payment and E-Statement ⁸	5 Free Basic Checks per month (\$0.25 for each additional)	Free Basic Checks 1 Free Official Check / Money Order per month Free Incoming Wires	Free Basic checks Free Official Checks / Money Orders Free Incoming wires Up to \$1,000 Closing Credit on your New Abacus Loan Application with automatic Abacus Loan Payment and E-Statement ⁸			Higher interest rates with a Gold Checking (refer to your deposit rate schedule for details)	Higher interest rates with a Diamond Checking (refer to your deposit rate schedule for details)
		No Fee for Insufficient and Uncollected Funds	Upto \$500 Closing Credit on your New Abacus Loan Application with automatic Abacus loan payment and E-Statement ⁸	Complimentary Safe Deposit Box ⁹				
		No Fee for Stop Payment		Reimburse Non-Abacus ATM fees up to \$6 per month ¹⁰				
		24/7 online and mobile banking (Includes bill pay & eStatement) (View only for Senior Checking) ¹¹						
	Chip enabled contactless debit card ¹²					ATM card for statement savings		
Surcharge-free withdrawals at Abacus and MoneyPass ATMs; No Abacus fee for non-Abacus ATM transaction ¹³								

1. One of the account holders must be 65 years of age or older.

2. Only new money (monies not currently held in an Abacus account) is qualified to open the Gold and Diamond Checking and Saving Accounts.

3. You may make no more than six (6) automatic or pre-authorized transfers from your savings account(s) per month. If you make more than six (6) transfers per month, the Excessive activity fees may apply.

4. You must be enrolled in Online Banking and E-Statement for this account. Valid student ID from an accredited school must be presented to open the account. Your account will automatically convert to an Abacus Everyday Checking account (or comparable account) after 4 years, unless you provide us a valid student ID from an accredited school at such time, and so long as you maintain enrollment in such institution. You will be contacted 30 days prior to account conversion regarding the terms and conditions of the account you will be converted to.

5. UTMA/UGMA means Uniform Transfers to Minors 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.

6. This account is only offered in tandem with our Secured Credit Card Program. You may not make any transactions in this account. This account may not be closed unless 60 days has passed since the Secured Credit Card account has been paid in full and closed.

7. 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.

8. For accounts closed within 12 months of their opening date, the total Closing Credit received is required to be paid back to the Bank at account closing.

9. At the Bank's discretion and subject to availability, complimentary Safe Deposit Box is only available for box size 2" x 5" or 3" x 5" ("small" size). In lieu of the complimentary box, you may choose instead a 30% discount on a different box size. This benefit is limited to only one box per account relationship, and in the case of multiple account-holders, limited to one box.

10. When you use a Non-Abacus ATM, you may 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.

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

12. 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.

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

Other Personal Deposit Products

	College Checking ⁴	Early Start Passbook /Statement Savings (UTMA) ^{3 5}	Credit Card Collateral Statement Savings ⁶	Money Market ³	Certificate of Deposit
Monthly Maintenance Fee ⁷	0	\$5	N/A	\$20	N/A
Ways to Avoid Maintenance Fee	N/A	\$100 average daily balance	N/A	\$5,000 average daily balance	N/A
Minimum Opening Deposit	\$25	\$25	\$600	\$25	\$1,000
Interest Bearing (Refer to Abacus Deposit Rate Schedule)	No	Yes	No	Yes	Yes
Minimum Deposit to Earn Interest	N/A	\$100	N/A	\$5,000	\$1,000
Account Features and Benefits	Chip enabled contactless debit card ¹²	ATM Card for Statement Savings	Abacus Secured Credit Card		
	Surcharge-free withdrawals at Abacus and MoneyPass ATMs No Abacus fee for non-Abacus ATM transaction ¹³				
	24/7 Online and Mobile Banking ¹¹	24/7 Online and Mobile Banking (View only) ¹¹			

- Service -	Fee
Abandoned Property Processing Fee (Per Account) Subject to State Law	\$40
Account Closed within 12 months	\$50
Account Verification (Account holder)	\$10
Account Verification (Third party)	\$25
IRA Close Account Administration fees	\$30
Cash Counting Fee - for deposit of \$6,000 and above	\$.001/\$1
Checkbook Printing	See price list
Collections - Domestic	1% of check amount; minimum \$40 + mailing fee
Copy of Check / Money Instrument	\$5 per item
Copy of Statement	\$5 per statement
Excessive Activity Fee - Savings/Money Market Account Each automatic or pre-authorized transfer that exceeds 6 transfers in a month.	\$10 per excess transaction
Insufficient Available Funds Applies for each time an item is presented to us for payment and your available balance is insufficient to pay such item. The same item may be charged multiple times for such fee.	\$29
Inactivity Fee - Checking/Savings no activity for 24 months.	\$35 - one time fee
Legal Process (Levy / subpoena, etc.)	\$200
Lost Passbook	\$30
Mail-in Deposits	\$1
Money Order	\$10
No Passbook Deposit (Passbook Account only)	\$5 per item
Official Check	\$15
Return Mail for Incorrect Address	\$10 per statement
Stop Payment Order (Checks / ACH)	\$35
Temporary Checks (3 checks)	\$6
Wire Transfer (Incoming) - up to \$100,000	\$15
Wire Transfer (Incoming) - over \$100,000	\$18
Wire Transfer (Outgoing) - domestic	\$20
Wire Transfer (Outgoing) - international	\$35
Wire Transfer Amendment	\$15

General Questions:

1-212-285-4770

Mon - Fri : 9 am to 5 pm ET Sat and Sun : 10 am to 3 pm ET

Or visit us at www.abacusbank.com.

24/7 Automated Telephone Banking Services:

1-888-818-6613 (English and Mandarin options available)

Report Lost of Debit Card:

1-800-472-3272 Available 24/7 (Chinese Translator available)

1-800-299-9842 Mon-Fri 9am-5pm

(English and Mandarin option available)

Outside the U.S. Call : 1-1614-564-5105 Available 24/7

Report Lost of Secured Credit Card:

1-888-325-3678 Available 24/7

1-212-285-4770

Mon - Fri: 9 am to 5 pm ET Sat and Sun : 10 am to 3 pm ET

Report Lost of Regular Credit Card:

1-800-883-0131 Available 24/7

Outside the U.S. Call 1-813-868-2891 Available 24/7

Online Account Management

Visit: www.mycardstatement.com

Credit Card Reward Program - cRewards®

Visit: www.cRewardsCard.com

** 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 September 1st 2026



Personal Banking Deposit Account Standard Fees and Charges Schedule