

THE ADIRONDACK TRUST COMPANY
TRUTH-IN-SAVINGS DISCLOSURE
COMMON FEATURES

Changes are highlighted in bold italics.

Please refer to our separate rate sheet for current interest rate and annual percentage yield information.

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Replace lost ATM card	\$10.00
Check printing	(fee depends on style and quantity of check ordered)
Counter Check	(\$2 per sheet of 4 counter checks)
Official check	\$5.00
Money order	\$5.00 up to \$500.00
Deposited checks (and other items) returned unpaid	\$15.00
Replace lost debit card	\$25.00
Garnishments	\$100.00
Executions	\$100.00
Levies	\$100.00

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

Overdraft - each overdraft paid	\$35.00
Overdraft - maximum charge per day	\$175.00
Nonsufficient funds – each	\$35.00
Nonsufficient funds - daily maximum	\$175.00
Account research	\$30.00 (per hour, minimum one hour)
Duplicate statement	\$5.00
Telephone transfer	\$5.00
Stop payments – each	\$30.00
Stop payments through WebWise (each)	\$15.00
Wire transfer	
Incoming	\$15.00
Domestic wire transfer	
Outgoing	\$25.00
International wire transfer	
Outgoing	\$42.00
Savings account closed within 180 days	\$15.00
Foreign currency	\$20.00

For ATC Business Interest Checking and ATC Business Analyzed Checking Accounts:

Per deposit ticket	\$0.40
Per check paid	\$0.20
Per non-ATC items deposited	\$0.20
Per ACH credit	\$0.20
Per ACH debit	\$0.20

We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.