



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

Replace lost ATM card.....	10.00
Replace lost debit card	25.00
Cash withdrawal limit (per business day)	1,500.00
Cashier's checks	5.00
Money order (up to \$500.00).....	5.00
Deposited checks (and other items) returned unpaid.....	10.00
Dormant account maintenance fee (charged annually)	4.00
<i>An account is dormant if, for one year, you have had no communication with us about your account.</i>	
Executions	100.00
Levies	100.00
Garnishments	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)	30.00
Insufficient funds (NSF) each	30.00
Account activity printout	5.00
Special statement cutoff	5.00
Duplicate statement	5.00
Account balancing assistance (per hour, minimum one hour)	25.00
Stop payments (each)	25.00
Stop payments through WebWise (each)	5.00
Savings account closed within 180 days of opening	10.00
Photocopies.....	5.00
Outgoing wire transfers.....	20.00
Incoming wire transfers.....	15.00
Check protest	20.00
Certified checks	20.00
Foreign currency.....	20.00
Phone transfer	5.00
Account research (per hour, minimum one hour).....	30.00
Health Savings Account monthly	4.00
Health Savings Account (to open)	25.00
Signature guarantee	5.00

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. 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.



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

Per deposit ticket.....	0.20
Per check paid.....	0.15
Per foreign item deposited	0.15
Per ACH credit	0.10
Per ACH debit	0.12
Monthly maintenance	10.00
Account research (per hour, minimum one hour).....	30.00
ATM Network Transaction Fee (per transaction at ATMs not owned by Adirondack Trust Company	1.00
FDIC Insurance Annual Assessment Fee (per thousand)*	0.57

*FDIC Insurance Assessment Monthly Fee – For Business Checking Accounts we will charge an assessment based on the assessment rate the FDIC charges us. We generally calculate the FDIC assessment using the same method as the FDIC, but we may use another method. The assessment rate is variable and may change at any time without notice. We list the amount of the FDIC assessment on your checking account statement.