

ATM Fees

Non-ANB Bank ATM (Foreign ATM).....\$ 2.00 each (ATM operator/owner may charge an additional surcharge)

Debit or ATM Card Fees

Replacement Card\$ 10.00 per card (when ordered two or more times a year)
 Rushed Card Replacement.....\$ 50.00 per card
 International Transactions (ISA).....1% of each transaction

Overdraft Fees

Non-Sufficient Funds (NSF).....\$ 30.00 per item paid or returned for non-sufficient funds created by check or by other electronic means (excluding ATM and one-time debit charges)
 Non-Sufficient Funds (NSF) – Youth Checking\$ 15.00 per item paid or returned for non-sufficient funds created by check or by other electronic means (excluding ATM and one-time debit charges)
 Overdraft Continuous\$ 5.00 per day (the first 5 days there is no charge)
 Overdraft Transfer (Savings to Checking)\$ 5.00 each
 Consumer Overdraft Line of Credit\$ 20.00 annual fee

Account Fees

Account Closing\$ 25.00 if closed within 90 days of opening
 Check OrdersVaries by selection and quantity ordered
 Check Imaging
 Front of checks or deposits\$ 2.00 per month for Personal - FreeChecking
 Back of checks or deposits.....\$ 2.00 per month
 Business Check Cashing.....\$ 5.00 each (non-customers)
 Cashier's Check\$ 5.00 each (ANB customers only)
 Foreign Deposited Item.....\$ 3.00 each
 Temporary Checks\$ 0.25 each
 Activity Printout.....\$ 3.00 each
 Garnishments/Levies\$ 75.00 each
 IRA Closing\$ 25.00 per account
 Regulation D Excessive Withdrawal (Savings & money management accounts)\$ 10.00 per occurrence
 Research/Reconciliation\$ 25.00 per hour
 \$ 5.00 per statement copy
 \$ 2.00 per page
 Fees vary for electronic copies via USB or CD Rom (shipping is also additional)

Service Fees

Online Banking – PersonalFree
 Bill PayFree
 Overnight or Expedited Bill Pay.....Additional fee per payment varies
 Transfers – Online, Mobile or 24/7 Telephone BankingFree
 Transfers – Customer Care or Lobby Assistance\$ 1.50 per transfer
 External Transfers – Lobby Assistance.....\$ 3.00 per transfer
 Stop Payment (6 months)\$ 30.00 each
 Stop Payment (12 months)\$ 35.00 each
 Wire Incoming Domestic.....\$ 12.00 each
 Wire Incoming International.....\$ 15.00 each
 Wire Outgoing Domestic.....\$ 25.00 each
 Wire Outgoing International.....\$ 50.00 (additional international fees could apply)
 Returned Deposit Item.....\$ 7.00 each

Collection Fees

Collections.....\$ 20.00 incoming and outgoing
 Foreign Items.....\$ 50.00 each
 Special Handling Instructions.....\$ 25.00 per month

Safe Deposit Boxes

Safe Deposit BoxRental, varies by box size and location (request pricing from your local banking center)
 Lock Drilling.....Varies by location
 Lost Key\$ 25.00