

Fee and Charges Guide

Service Charges	
Stop payment order (new or renewal)	\$25.00
Check return for any reason	\$25.00
Check or electronic funds transfer paid against insufficient or uncollected funds	\$25.00
Copy of paid check	\$5.00
Copy of statement	\$5.00
Interim statement	\$5.00
Electronic (ACH) reject	\$25.00
Returned deposited item (forfeiture of interest)	\$10.00
New account issued due to lost checks (\$25 for expedited delivery)	No charge
Money Market Account closure within 90 days of opening	\$25.00
Money Market Account average daily balance <\$2,500	\$10.00/statement cycle
Savings Account average daily balance <\$100	\$10.00/statement cycle
Excess transaction fee	\$10.00/item
Check printing (standard checks)	No charge
Preauthorized withdrawals	No charge
Change of vesting/ownership	\$5.00
Telephone transfer	No charge
Official Checks	
3 per month	No charge
- additional check	\$5.00
Non-customer (for exchange of AIG Bank checks only)	\$10.00

ATM	
Use of an AIG Bank ATM	No charge
Use of a non-AIG Bank ATM (ATM operator may charge a fee)	No charge
POS transaction	No charge
Card replacement (\$25 for expedited delivery)	No charge
Rebates for foreign ATM transactions	No
Faxes	
Local area code	No charge
Non-local area code	No charge
Collection Items	
Domestic collection	\$25/item
Wire Transfers	
Outgoing domestic	\$25.00
General	
Photocopying	\$2/page
Record services	\$35/hour
Legal process handling	\$50/event
Account reconciliation	\$35/hour
Notary services (available for customers for bank documents)	\$10/signature
Retirement Plans	
Annual fee: IRA or SEP Plan	No charge
Outgoing transfer fee/occurrence	No charge



Electronic Funds Transfers

This section details the types of available electronic funds transfers and your rights and obligations for these transactions.

Fees and Charges Guide

August 15, 2011

This section details the standard fees applicable to our deposit products and services as of the date printed above. Fees are subject to change; however we will advise you of any changes in writing no later than the day the change takes effect.

If you require a service which is not included in this document, please contact us.



AIG Federal Savings Bank
P.O. Box 8733
Wilmington, DE 19899-8733

www.AIGBank.com



Electronic Funds Transfers

Your Rights and Responsibilities

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

(a) **Consumer Liability.** Tell us AT ONCE if you believe your card or Personal Identification Number (“PIN” or “code”) has been lost or stolen, or if you believe an electronic fund transfer has been made without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within 2 business days after you learn of the loss or theft of your card and/or PIN/code, you can lose no more than \$50 if someone used your card and/or PIN/code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or PIN/code, and we can prove we could have stopped someone from using your card and/or PIN/code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, PIN/code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

(b) **Contact in event of unauthorized transfer.** If you believe your card and/or PIN/code has been lost or stolen, call:

1-877-238-5221 or write:

AIG Bank
P.O. Box 8733
Wilmington, DE 19899-8733

You should also call the number or write to the address listed above if you believe a transfer has been made without your permission.

(c) **Business days.** For purposes of these disclosures, our business days are Monday through Friday. Federal Holidays are not included.

(d) **Transfer types and limitations.**

Account access. You may use your card and/or PIN/code to:

- i. Withdraw cash from your checking, money market deposit and savings account.
- ii. Make deposits to your checking, money market deposit and savings account.
- iii. Transfer funds between your checking, money

market deposit and savings accounts.

- iv. Pay for purchases at places that have agreed to accept the card and/or PIN/code.

Some of these services may not be available at all terminals.

Prearranged Transfers. You may arrange for us to:

- i. Accept certain direct deposits to your checking, money market deposit and savings account.
- ii. Deduct certain payments from your checking, money market deposit and savings account.
- iii. Transfer credited interest from your checking, money market deposit, savings and CD account.

Internet Transfers. You may access your account(s) through the internet to:

- i. Transfer funds between your checking, money market deposit and savings accounts.

Telephone Transfers. You may access your account(s) by telephone at the number listed above to:

- i. Transfer funds between your checking, money market deposit and savings accounts.

(e) **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to:

- i. Pay for purchases.
- ii. Pay bills.

(f) **Limitations on frequency of transfers.**

- i. Transfers from a money market deposit account or a savings account to another account or to third parties by preauthorized, automatic, telephone transfer or debit card are limited to six per month or statement cycle.
- ii. For security reasons, there are limits on the number of transfers you can make using our terminals.

(g) **Limitations on dollar amounts of transfers.**

- i. You may withdraw up to \$1,000 using your VISA checkcard from a terminal each day using the card and PIN/code.
- ii. You may buy up to \$1,500 worth of goods or services using your VISA checkcard daily using the card and/or PIN/code in a point-of-sale transfer service.
- iii. You may transfer a maximum of \$9,999,999.99 electronically to fund a new account for which you apply on AIG Bank’s website at www.aigbank.com.

(h) **Fees.** We do not charge you for electronic fund transfers.

(i) **Confidentiality.** We will disclose information to third parties about your account or the transfers you make:

- i. Where it is necessary for completing transfers, or
- ii. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or

iii. In order to comply with government agency or court orders, or

- iv. If you give us your written permission, or
- v. In accordance with the Bank’s Privacy Policy, which has been provided to you.

(j) **Documentation.**

- i. **Terminal transfers.** You can get a receipt at the time you make any transfer to or from your account using an ATM or point-of-sale terminal.
- ii. **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 1-877-238-5221 to find out whether or not the deposit has been made.
- iii. **Periodic statements.** You will get a monthly account statement (unless there are no transfers in a particular month. In any case you will get the statement at least quarterly).

(k) **Preauthorized payments.**

- i. Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here’s how:
Call us at 1-877-238-5221, or write us at AIG Bank, P.O. Box 8733, Wilmington, DE 19899-8733 in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. (We will charge you \$25.00 for each stop- payment order you give.)
- ii. Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- iii. Liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

(l) **Financial institution’s liability.** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- i. If, through no fault of ours, you do not have enough money in your account to make the transfer.
- ii. If the transfer would go over the credit limit on your overdraft line.

- iii. If the automated teller machine where you are making the transfer does not have enough cash.
- iv. If the terminal/system was not working properly and you knew about the breakdown when you started the transfer.
- v. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- vi. There may be other exceptions stated in our agreement with you.

(m) **ATM fees.** When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at 1-877-238-5221

Write us at P.O. Box 8733, Wilmington, DE 19899-8733 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- i. Tell us your name and account number (if any).
- ii. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- iii. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.