

Fee Schedule

Effective January 1, 2020

General Fees

ACH originated return.....	\$15.00
Check or statement copy	\$5.00
Check orders.....	prices vary; subject to change without notice
Courtesy Pay overdraft.....	\$35.00
Debit card replacement.....	\$5.00
<i>3 free replacements per calendar year</i>	
Escheated account	\$50.00
Express mail or card delivery.....	\$25.00
Foreign check collection	\$35.00
Foreign currency	\$15.00
Garnishment/levy services.....	\$100.00
International service fee	3%
Late fees consumer/real estate loans.....	5% pymt, min \$5.00
Loan application fee (<i>based on loan type</i>)	up to \$45.00
<i>Mortgage origination or refinancing fee disclosed upon application</i>	
Membership fee.....	\$10.00
Minimum share balance fee.....	\$7.50 per month
<i>This monthly fee is waived if you have ANY of the following: An open line of credit with AFCU; an active AFCU credit card or loan; \$250 cumulative average daily balance in checking, savings, money market account, or combined deposits; direct deposit to savings or checking (\$500 monthly aggregate requirement); or if you are under age 23.</i>	
Money orders.....	\$5.00
New dormant accounts.....	\$10.00 per month
<i>Fee applies after 12 months with no financial activity</i>	
Non-member charge back returned items.....	\$15.00
Non-sufficient funds.....	\$35.00
<i>Returned check, ATM, ACH or debit card, or Visa® overdraft</i>	
Official check	\$5.00
Online Bill Payer inactivity fee	\$8.00
<i>This fee is assessed if Bill Payer is not used to pay at least one bill within a 90-day period</i>	
Overdraft protection from share account.....	\$3.00
<i>Limited by Regulation D</i>	
Pay-by-Phone (one time)	\$8.00
Pay-by-Phone (recurring set up)	FREE
Reconciliation research service.....	\$20.00 per hour
<i>Research fee waived if error was made by credit union</i>	
Returned mail/invalid address	\$5.00
Safe Deposit Box Annual Rental:	
3 x 5 = \$40.00	3 x 10 = \$60.00
5 x 10 = \$80.00	10 x 10 = \$125.00
Safe Deposit Box drilling	\$150.00
Safe Deposit Box key replacement.....	\$5.00
Shared Branch Deposit	\$1.75
Shared Branch Withdrawal	\$1.75

Shared Branch Transfer (to share or loan)	\$1.75
Skip-A-Pay.....	\$15.00
Stop payment/pre-authorized item or check	\$25.00
Temporary checks	\$3.00/sheet
Verification of deposit/mortgage payoff	\$10.00

Wire Transfers

Incoming.....	\$10.00
Outgoing (<i>domestic</i>)	\$30.00
Western Union® Quick Cash (non-domestic).....	\$55.00
Outgoing (<i>non-domestic</i>)	\$50.00
Non-domestic wire message	\$25.00

Non-Addition Financial ATMs

Deposits (<i>if available</i>).....	\$1.75
Withdrawal/transfer	\$1.75
Balance inquiry.....	\$1.75
<i>ATM owner/operator may charge additional fees (surcharge)</i>	
<i>Certain charges subject to change without notice.</i>	

Complimentary Services

With your \$10 membership fee and \$5 in share savings, you receive the following FREE services:

- Use of Addition Financial ATMs including offsite locations
- Notary service
- No fee for transfers by online banking, mobile banking, or telephone banking
- Online banking with free mobile apps
- Mobile banking with mobile check deposit