

# Fee Schedule

Effective November 15, 2024

## Complimentary Services

- Use of Addition Financial ATMs or Presto! ATMs located at every Publix - **FREE**
- AddsUp Savings and Early Pay - **FREE**
- Digital banking with Bill Pay and mobile app - **FREE**
- No fee for transfers by digital banking, mobile banking, or telephone banking - **FREE**
- Electronic statements - **FREE**
- Notary Services - **FREE**

## General Fees

Check orders.....	prices vary
Courtesy Pay overdraft.....	\$35.00
Dormant accounts.....	\$15.00 per month
<i>Fee applies after 12 months with no financial activity</i>	
Escheated account.....	\$100.00
Foreign check collection.....	\$35.00
Garnishment/levy services.....	\$100.00
Membership fee (one-time).....	\$10.00
Minimum share balance fee.....	\$7.50 per month
<i>Fee waived if you have ANY of the following: an active AFCU checking account, an open line of credit, an active credit card, or loan with AFCU; \$250 cumulative average daily balance of combined deposit accounts (savings, checking, money market); direct deposit to savings or checking (\$500 monthly aggregate requirement); or if you are under age 23.</i>	
Money orders.....	\$5.00
Non-member fee to cash on-us checks, money orders, or cashier's checks.....	\$5.00
Non-member returned item.....	\$15.00
Nonsufficient funds.....	\$35.00
<i>Returned check, ATM, ACH or debit card, or Visa® overdraft</i>	
Official check.....	\$5.00
Overdraft protection from share account.....	\$3.00
Paper statement (mailed).....	\$5.00 per statement
Research (reconciliation) fee at member's request.....	\$25.00 p/hr
<i>Research fee waived if error was made by credit union</i>	
Returned check deposit.....	\$15.00
Returned mail/invalid address.....	\$5.00
Stop payment.....	\$30.00
Temporary checks.....	\$3.00/sheet

## Card Services

Debit card replacement.....	\$10.00
<i>3 free replacements per calendar year</i>	
Express mail or card delivery.....	At cost
International service fee.....	3.0%
<i>International service fee is charged for all transactions completed in a foreign currency. International service fee waived for Premier Rewards credit cardholders.</i>	
Non-AFCU debit/credit card cash advance in branch transaction fee.....	\$10.00

## Non-Addition Financial ATMs

Non-Addition Financial ATM Transactions.....	\$2.00 each
<i>ATM owner/operator may charge additional fees (surcharge)</i>	
Shared Branch Transactions.....	\$10.00 each

## Consumer Checking Accounts

<b>Free Checking, Student Checking and Opportunity Checking</b>	
No monthly service fee. No minimum balance requirement.	
<b>Classic Checking</b> - Monthly service fee.....	\$5.00
<i>Fee waived if there is a \$1,000 direct deposit or 10 debit card transactions* per month.</i>	
<b>Benefits Checking</b> - Monthly service fee.....	\$15.00
<i>Fee waived if there is a \$2,000 direct deposit or 20 debit card transactions* per month.</i>	
<i>*Each debit card transaction must be at least \$10.00.</i>	

## Loans

Late fees consumer/real estate loans.....	5% pymt, min \$5.00
Assisted Transfer (one time).....	\$8.00
Assisted Transfer (set for recurring).....	FREE
Skip-A-Pay.....	\$15.00

## Safe Deposit Box

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.....	\$15.00

## Wire Transfers

Incoming.....	\$10.00
Outgoing (domestic).....	\$25.00
Outgoing (non-domestic).....	\$75.00
Wire message (non-domestic).....	\$25.00

*Certain charges subject to change without notice.*



Count us in.

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Federally Insured by NCUA