

Personal Fee Schedule

Effective November 15, 2024



Checking Accounts

Benefits Checking

Monthly Service Fee\$15.00

Service fee waived if either of the following:

- There is a \$2,000 direct deposit monthly
- 20 debit card transactions* per month

Classic Checking

Monthly Service Fee\$5.00

Service fee waived if either of the following:

- There is a \$1,000 direct deposit monthly
- 10 debit card transactions* per month

*Each debit card transaction must be at least \$10.00.

Free Checking, Student Checking and Opportunity Checking

Monthly Service Fee\$0

- **No monthly service fee.**
- **No minimum balance requirement.**

Savings Accounts

Share Savings

Monthly Service Fee\$7.50

Service fee waived if 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)
- if you are under age 23.

Savings Plus and Growth Plus Money Market

Monthly Service Fee\$0

Other Services

Account Services

Check orders prices vary
Dormant accounts\$15.00 per month

Fee applies after 12 months with no financial activity

Foreign Check Collection\$35.00
Garnishment/levy services\$100.00
Membership fee (one-time)\$10.00
Money orders\$5.00
Official check\$5.00
Paper statement (mailed)\$5.00/statement
Research (reconciliation) fee at member's request\$25.00/hr

Research fee waived if error was made by credit union

Returned check deposit\$15.00
Returned mail/invalid address\$5.00
Shared Branch Transactions\$10.00 each
Stop payment\$30.00
Temporary checks\$3.00/sheet
Unclaimed property filing\$100.00

ATM/Debit Transactions

International service fee 3.0%

International service fee is charged for all transactions completed in a foreign currency.

Non-AFCU ATM Transactions\$2.00 each

Overdraft

Courtesy Pay to cover overdraft\$35.00

Nonsufficient funds\$35.00

Returned check, ATM, ACH or debit card, or Visa® overdraft

Overdraft protection transfer\$3.00

Wire Services

Incoming\$10.00

Outgoing (domestic)\$25.00

Outgoing (non-domestic)\$75.00

Wire message (non-domestic)\$25.00

Complimentary Services

- Use of Addition Financial ATMs and Publix Presto! ATMs
- AddsUp Savings and Early Pay
- Digital services: Mobile app, Zelle, Bill Pay, instant transfer, mobile wallet, and more
- No fee transfers by digital banking, mobile app, or telephone banking
- Electronic statements
- Notary Services

