

# Fee Schedule

Effective January 1, 2020

## General Fees

ACH originated return.....	\$15.00
Check or statement copy .....	\$5.00
Check orders.....	prices vary
Courtesy Pay overdraft.....	\$35.00
Dormant accounts.....	\$10.00 per month
<i>Fee applies after 12 months with no financial activity</i>	
Escheated account .....	\$50.00
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 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
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
Reconciliation research service.....	\$20.00 per hour
Returned check deposit.....	\$15.00
Returned mail/invalid address .....	\$5.00
Stop payment.....	\$25.00
Temporary checks .....	\$3.00/sheet

## Bill Pay

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>	

## Card Services

Debit card replacement.....	\$5.00
<i>3 free replacements per calendar year</i>	
Express mail or card delivery.....	\$25.00
International service fee.....	3%
<i>International service fee waived for Premier Rewards credit cardholders</i>	

## Loans

Late fees consumer/real estate loans.....	.5% pymt, min \$5.00
Consumer Loan application fee (based on loan type) ..	up to \$45.00
Pay-by-Phone (one time) .....	\$8.00
Pay-by-Phone (recurring).....	FREE
Skip-A-Pay.....	\$15.00
Verification of deposit/mortgage payoff .....	\$10.00

## 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.....	\$5.00

## Wire Transfers

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

## Foreign Transactions

Non-Addition Financial ATM Transactions .....	\$1.75 each
<i>ATM owner/operator may charge additional fees (surcharge)</i>	
Shared Branch Transactions.....	\$1.75 each

*Certain charges subject to change without notice.*

## Complimentary Services

- Use of Addition Financial ATMs or Presto! ATMs located at every Publix
- 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
- Free account statements