

Fee Schedule

Effective January 1, 2024

General Fees

Check or statement copy	\$5.00
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	\$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 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	\$5.00
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.....	\$5.00
<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

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

Wire Transfers

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 or Presto! ATMs located at every Publix
- AddsUp Savings and Early Pay
- Digital banking with Bill Pay and mobile app
- No fee for transfers by digital banking, mobile banking, or telephone banking
- Free electronic statements
- Notary Services