

Fee Schedule

Effective November 9, 2021

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
Paper statement	\$5.00
<i>Heritage members (at least 55 years of age) or if you are under age 23, are excluded from this fee.</i>	
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

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.....	3.0%
<i>International service fee is charged for all transactions completed in a foreign currency. International service fee waived for Premier Rewards credit cardholders.</i>	

Foreign Transactions

Non-Addition Financial ATM Transactions.....	\$2.00 each
<i>ATM owner/operator may charge additional fees (surcharge)</i>	
Shared Branch Transactions.....	\$5.00 each

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.....	\$5.00

Wire Transfers

Incoming.....	\$10.00
Outgoing (domestic).....	\$30.00
Western Union® Quick Cash (non-domestic)	\$55.00
Outgoing (non-domestic)	\$75.00

Certain charges subject to change without notice.

Complimentary Services

- Use of Addition Financial ATMs or Presto! ATMs located at every Publix
- Free Bill Pay
- No fee for transfers by online banking, mobile banking, or telephone banking
- Online banking with free mobile apps
- Free electronic statements
- Notary Services