### General Fees
- Check or statement copy .......................................................... $5.00
- Check orders .............................................................................. prices vary
- Courtesy Pay overdraft ........................................................... $35.00
- Dormant accounts ................................................................... $15.00 per month
  - Fee applies after 12 months with no financial activity
- 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
  - 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.
- 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
- Non-sufficient funds .............................................................. $35.00
  - Returned check, ATM, ACH or debit card, or Visa® overdraft
- 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
  - Research fee waived if error was made by credit union
- 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
  - 3 free replacements per calendar year
- Express mail or card delivery ................................................ At cost
- International service fee ....................................................... 3.0%
  - International service fee is charged for all transactions completed in a foreign currency. International service fee waived for Premier Rewards credit cardholders.
- 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
  - ATM owner/operator may charge additional fees (surcharge)
- 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
- Fee waived if there is a $1,000 direct deposit or 10 debit card transactions* per month.

#### Benefits Checking - Monthly service fee ....................... $15.00
- Fee waived if there is a $2,000 direct deposit or 20 debit card transactions* per month.
  *Each debit card transaction must be at least $10.00.

### 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:
  - $40.00 for 3 x 5
  - $60.00 for 3 x 10
  - $80.00 for 5 x 10
  - $125.00 for 10 x 10
- 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