### 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
  - 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
- Nonsufficient 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 ..................................................... $3.00
  - 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 .................................. $5.00
- 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 apps
- No fee for transfers by digital banking, mobile banking, or telephone banking
- Free electronic statements
- Notary Services

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#### Insured
Federally Insured by NCUA.