



Consumer Fee Schedule

Effective Date 12-01-2025

Account Assistance

Account Research (per hour min. \$5.00)	\$ 20.00
Check Orders (and up, per style)	\$ 24.95
Document Copy	\$ 5.00
Loan Payment Skip Fee	\$ 35.00
Member Faxing Fee (Non-AFCU related)	\$ 1/pg.
Paper Statement Fee	\$ 3.00
(Fee waived if one of the following met):	
-Enrolled in E-Statements	
-Loan balances of \$2,500 or more with Arkansas Federal	
-Deposit balance of \$5,000 or more with Arkansas	
Federal	
-Under the age of 18	
-Age 65 or older	
Statement Copy	\$ 5.00
Stop Payment Request	\$ 30.00
Transaction History Printout	\$ 5.00
Verification of Deposit	\$ 10.00
Returned Wire Fee	\$ 15.00
Wire Rate (incoming)	\$ 12.00
Wire Rate (outgoing)	\$ 20.00
Wire Rate International (outgoing)	\$ 50.00

Bill Payment

Bill Payment Gift Check	\$ 2.99
Bill Payment Charitable Donation	\$ 1.99
Bill Payment Rush Payment (electronic)	\$ 4.95
Bill Payment Overnight Delivery (check)	\$ 19.95
Bill Payment Second Day Delivery (check)	\$ 14.95

Checking Accounts

Essential Checking Monthly Fee	\$ 10.00
(If 5 debit card transactions completed/month)	\$ 5.00
(If 5 debit card transactions completed/month AND if minimum balance of at least \$500 maintained)	\$ 0.00
Premium Checking Monthly Fee	\$ 15.00
(If min. balance of \$2,500 maintained)	\$ 0.00
Elite Checking Monthly Fee	\$ 15.00
(If min. balance of \$2,500 maintained)	\$ 0.00
Temporary Checks (8 checks)	\$ 8.00

Savings Accounts

Check Cashing Fee (Members with less than \$500 excluding minors)	\$ 5.00
Share Savings Account Maintenance Fee (Only charged with following criteria):	\$ 5.00
- Member only has a share savings account with an account balance of less than \$500.	
- Member has a share savings account with an account balance of less than \$500 and all other accounts are in an inactive status.	
- Membership > 12 months	
- Member >17 years of age	
Money Market Monthly Fee	\$ 15.00
(If min. balance of \$2,500 maintained)	\$ 0.00

Insufficient Funds

Overdraft Share Transfer	\$ 10.00
Overdraft Transfer from Personal Line of Credit (per transfer, plus applicable interest)	\$ 10.00
NSF, Privilege Pay, & Uncollected Funds Fee	\$ 35.00
Return ACH Fee	\$ 30.00

Miscellaneous

Cashier's Check	\$ 5.00
Collection Item Incoming	\$ 15.00
Collection Item Outgoing (plus direct expenses)	\$ 15.00
Corporate Check Fee	\$ 5.00
Electronic Cash Management Fee	\$ 7.00
IRA Transfer Fee (to other institutions)	\$ 25.00
Large Lock Bag Fee	\$ 15.00
Levy/Garnishment Request	\$ 100.00
Missing Address (per month)	\$ 5.00
Overnight Delivery	\$ 25.00
Subordination Agreement Fee (Agreement provided by lender)	\$ 125.00
Subordination Agreement Fee (Agreement provided by AFCU)	\$ 125.00
Zipper Bag Fee	\$ 5.00

Non-Member Fees

Check Cashing Fee (Non-Member)	\$ 5.00
Coin Counting (Non-Member)	10% of amt
Notary Fee (Non-Member) (per visit)	\$ 5.00

Plastic

ATM Foreign Transaction Fee	\$ 5.00
ATM Out of Network Transaction	\$ 1.00
International Fee (except World card)	1% of Amt
Balance Transfer Fee	3% of amt
Card Replacement	\$ 10.00
Card Replacement - Rush	\$ 35.00
Credit Card Cash Advance	3% of amt
Credit Card Late Payment Only	
If your payment is not received by the payment date, you will be charged the lesser of:	
- \$29 (this amount will be \$40 if you have incurred a late charge within 6 months of previously incurring a late charge);	\$ 29.00
- The amount of the required minimum payment	Min. pmt
Credit Card Skip Payment Fee	\$ 35.00

Safe Deposit Boxes

Drilling Fee	\$ 200.00
Escheatment Fee	\$ 50.00
Lost Key Fee	\$ 25.00
Safe Deposit Box Late Fee	\$ 10.00
Safe Deposit Box Rental Fees:	
3x5x24	\$ 30.00
3x10x24	\$ 45.00
5x5x24	\$ 40.00
5x10x24	\$ 60.00
10x10x24	\$ 105.00