MEMBER BUSINESS SERVICES
FEE SCHEDULE

Effective Date 08-01-2016

Business - Account Assistance

Account Research (per hour min. chg. $5.00)	$ 20.00
Check Orders (and up depending on style)	$ 15.00
Document Copy	$ 5.00
Paper Statement Fee	$ 2.00
(Fee waived if one of the following met: -Enrolled in E-Statements -At least 5 debit/credit card purchases per month -Loan balances of $2,500 or more with AFCU -Minimum of $5,000 on deposit with AFCU	
Statement Copy	$ 5.00
Stop Payment Request	$ 25.00
Transaction History Printout	$ 5.00
Verification of Deposit	$ 5.00
Wire Rate (incoming)	$ 12.00
Wire Rate (outgoing)	$ 20.00
Wire Rate International (outgoing)	$ 40.00

Business - Bill Payment

Bill Payment - Advanced	$0.60 per item >15 per mo.
Bill Payment Gift Check	$ 2.99
Bill Payment Charitable Donation	$ 1.99
Bill Payment Rush Payment (electronic)	$ 4.95
Bill Payment Overnight Delivery (check)	$ 14.95
Bill Payment Second Day Delivery (check)	$ 9.95

Business - Checking Accounts

Business Basic Checking Account	N/C
(Over 100 deposit items/month	$ .50/ea
Business Premiere Checking Account	$ 10.00
(Over 200 deposit items/month)	$ .50/ea
Dishonored Item Fee	$ 30.00

Business - Savings Accounts

Check Cashing Fee (members with less than $500)	$ 5.00
Excessive Savings Withdrawals	$ 5.00
Single Service Account Fee	$ 5.00
(Only charged w/ following criteria: 1) only a share acct w/ bal. < $500 anytime during month 2) membership >12 months)	

Business - Insufficient Funds

Returned Deposit Item	$ 3.00
Overdraft Share Transfer	$ 7.50
Tiered Fee Structure: NSF & Privilege Pay Fees	$ 3.00
# of items per year	
1-2	$ 17.00
3-7	$ 27.00
8+	$ 37.00

Business - Miscellaneous

Cashiers 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
Inactive Account 1 Yr. (per qtr.) Mbrs. less than $500	$ 25.00
Large Lock Bag Fee	$ 15.00
Loan Late Payment- If payments is 10 days or more late, Borrower will be charged 5.00% of the regularly scheduled payment.	5% of pmt
Missing Address (per month)	$ 5.00
Overnight Delivery	$ 25.00
Remote Deposit Capture - Advanced	$50.00 mo.
Subordination Agreement Fee (agreement provided by lender)	$ 75.00
Subordination Agreement Fee (agreement provided by AFCU)	$125.00
Zipper Bag Fee	$ 5.00

Business - Non-member Fees

Check Cashing Fee (Non-member)	$ 5.00
Notary fee for non-members (per visit)	$ 5.00
Non-member Coin Counting	10% of amt.

Business - Plastic

ATM Foreign Transaction Fee	$ 3.00
ATM Foreign Transaction- Declined	$ 1.00
ATM Out of Network Transaction	$ 1.00
Card Replacement	$ 10.00
Credit Card Cash Advance (excluding VHELOCS)	5% of amt.
Credit Card Late Payment Only- if your payment is not received by the payment date, You will be charged the lesser of: (a) $25 (this amount will be $35 if You have incurred a late charge within 6 months of previously incurring a late charge); (b) The amount of the required minimum payment	
Rush Card Replacement	$ 35.00

Business - 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