

Consumer Fee Schedule

Effective Date 11-30-2017

Account Assistance

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|---|----------|
| Account Research (per hour min. \$5.00) | \$ 20.00 |
| Check Orders (and up, per style) | \$ 15.00 |
| Document Copy | \$ 5.00 |
| Loan Payment Skip Fee | \$ 35.00 |
| Member Faxing Fee (Non-AFCU related) | \$ 1/pg. |
| Paper Statement Fee | \$ 2.00 |
| (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 | \$ 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 |

Bill Payment

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| 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

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| Rewards Limited 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 |
| Rewards Plus Checking Monthly Fee | \$ 12.50 |
| (If min. balance of \$2,500 maintained) | \$ 0.00 |
| Temporary Checks (8 checks) | \$ 6.00 |

Savings Accounts

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|---|----------|
| Check Cashing Fee (Members with less than \$500 excluding minors) | \$ 5.00 |
| Excessive Savings Withdrawals | \$ 5.00 |
| Share Savings Account Maintenance Fee | \$ 5.00 |
| (Only charged with following criteria): | |
| - 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 | |
| Excessive Money Market Withdrawals | \$ 3.00 |
| Money Market Monthly Fee | \$ 10.00 |
| (If min. balance of \$10,000 maintained) | \$ 0.00 |

Insufficient Funds

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|---|----------|
| Member Deposit Item Returned | \$ 30.00 |
| Overdraft Share Transfer | \$ 7.50 |
| Overdraft Transfer from Credit Cards (per transfer) | \$ 3.00 |
| NSF & Privilege Pay Fee | \$ 32.00 |

Miscellaneous

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| 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 |
| Health Savings Account Set-up Fee | \$ 10.00 |
| IRA Transfer Fee (to other institutions) | \$ 25.00 |
| Large Lock Bag Fee | \$ 15.00 |
| Levy/Garnishment Request | \$ 100.00 |
| Loan Late Payment (If over 7 days late, 20% of interest due with minimum charge of \$25) | \$ 25.00 |
| Missing Address (per month) | \$ 5.00 |
| Overnight Delivery | \$ 25.00 |
| Person to Person Payment (per payment) | \$ 0.75 |
| Subordination Agreement Fee (Agreement provided by lender) | \$ 75.00 |
| Subordination Agreement Fee (Agreement provided by AFCU) | \$ 125.00 |
| Zipper Bag Fee | \$ 5.00 |

Non-Member Fees

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

Plastic

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|---|-----------|
| ATM Foreign Transaction Fee | \$ 3.00 |
| ATM Foreign Transaction- Declined | \$ 1.00 |
| ATM Foreign Transaction Fee- LRAFB | \$ 2.00 |
| ATM Out of Network Transaction | \$ 1.00 |
| Card Replacement | \$ 10.00 |
| Card Replacement - Rush | \$ 35.00 |
| Credit Card Cash Advance | 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: | |
| - \$25 (this amount will be \$35 if you have incurred a late charge within 6 months of previously incurring a late charge); | \$ 25.00 |
| - The amount of the required minimum payment | Min. pmt |
| Credit Card Skip Payment Fee | \$ 35.00 |

Safe Deposit Boxes

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| 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 |