



**BUSINESS FEE SCHEDULE**

Effective Date 11-30-2017

**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	
-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

**Business - Checking Accounts**

Business Basic Checking Account	\$ 0.00
Per Item (Over 100 deposit items/month) (each)	\$ 0.50
Business Premier Checking Account	\$ 10.00
Per Item (Over 200 deposit items/month) (each)	\$ 0.50
Dishonored Item Fee	\$ 30.00

**Business - Savings Accounts**

Check Cashing Fee (mbrs with less than \$500)	\$ 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	
Returned Deposit Item	\$ 3.00
Overdraft Share Transfer	\$ 7.50
NSF & Privilege Pay Fee	\$ 32.00

**Business - Online Services**

ACH Collections (per item)	\$ 0.05
ACH Pass Thru (NACHA file required)	\$ 5.00
ACH Payments (per item)	\$ 0.05
ACH Single Payment	\$ 0.05
ACH Single Receipt	\$ 0.05
Bill Payment - Advanced (> 15 per month)	\$ 0.60
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
Electronic Cash Management Fee	\$ 7.00
Online Wire Transfer (outgoing)	\$ 15.00
Tax Payments (EFTPS)	\$ 0.05

**Business - Miscellaneous**

Cashier's Check	\$ 5.00
Collection Item Incoming	\$ 15.00
Collection Item Outgoing (plus direct expenses)	\$ 15.00
Corporate Check Fee	\$ 5.00
Large Lock Bag Fee	\$ 15.00
Loan Late Payment	5% of pmt
If payment is late 10 days or more, borrower will be charged 5.00% of the regularly scheduled payment	
Missing Address (per month)	\$ 5.00
Overnight Delivery	\$ 25.00
Remote Deposit Capture Advanced (per month)	\$ 50.00
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 (Non-Member) (per visit)	\$ 5.00
Coin Counting Fee (Non-Member)	10% of amt

**Business - Plastic**

ATM Foreign Transaction Fee	\$ 20.00
ATM Foreign Transaction - Declined	\$ 20.00
ATM Out of Network Transaction	\$ 20.00
Card Replacement	\$ 20.00
Credit Card Cash Advance	\$ 20.00
Rush Card Replacement	\$ 35.00

**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 the previously incurring a late charge)	\$ 25.00
(b) The amount of the required minimum payment.	Min pmt

**Business - Safe Deposit Boxes**

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