CONSUMER FEE SCHEDULE

Effective Date 07-26-2016

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
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 -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 -Under the age of 18	
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

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

Checking Accounts

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 min. balance of at least $500 maintained)	N/C
Rewards Plus Checking Monthly Fee	$ 12.50
(If min. balance of $2,500 maintained)	N/C
Temporary Checks (8 checks)	$ 6.00

Savings Accounts

Check Cashing Fee (members with less than $500 excluding minors)	$ 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 3) Mbr. >17 yrs. of age)	

Insufficient Funds

Member Deposit Item Returned	$ 30.00
Overdraft Share Transfer	$ 7.50
Overdraft Transfer from Credit Card (per transfer)	$ 3.00
Tiered Fee Structure: NSF & Privilege Pay Fees	
# of items per year	
1-2	$ 17.00
3-7	$ 27.00
8+	$ 37.00

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
Health Savings Account Set-up Fee	$ 10.00
Inactive Account 1 Yr. (per qtr.) Mbrs. less than $500	$ 25.00
IRA Transfer Fee (to other institutions)	$ 25.00
Large Lock Bag Fee	$ 15.00
Levy/Garnishment Request	$ 100.00
Loan Late Payment- over 7 days late 20% of interest due with minimum charge of	$ 25.00
Missing Address (per month)	$ 5.00
Overnight Delivery	$ 25.00
Person to Person Payment	$0.75 per payment
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

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

Plastic

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
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	
Credit Card Skip Payment Fee	$ 35.00
Rush Card Replacement	$ 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