

SERVICE DESCRIPTION	SERVICE FEE
SAVINGS, CHECKING, MONEY MARKET ACCOUNTS	
Check Copies (each)	\$ 5.00*
HSA Origination (1-time set up fee)	\$ 10.00
Insufficient Funds Returned Item (any party)	\$ 25.00
MAC (Member Acct Courtesy) (per occurrence)	\$ 25.00
Money Market Low Balance (per month)	\$ 5.00
Share Account Low Balance (per month)	\$ 2.00
Share Closed Within 31 Days of Opening	\$ 5.00
Share Withdrawal Check Mailed	\$ 2.00
Share Withdrawal Check To 2nd Party	\$ 2.00
ATM AND ELECTRONIC TRANSFER SERVICES	
AFFCU & CO-OP Nationwide Network ATMs	FREE
Foreign ATM Transaction	\$ 2.00 (plus applicable ATM operator surcharge fees)
Stop Payment Fee (All Checks and ACH Payments) Initiated in Online & Mobile Banking or Automated Phone Activated Transaction (PAT) system	\$ 10.00
Initiated in-branch or over the phone by a representative	\$ 15.00
Wire Transfer – Domestic	\$ 25.00
Wire Transfer – Foreign	\$ 50.00
LOAN SERVICES	
Loan Late Payment (per month)	\$ 25.00
Loan Payments By Debit or Credit Card Fee (Online & Phone) <i>External payment through ACH banking transfer is free (does not apply to AFFCU's online bill payer service)</i>	\$ 10.00
VISA DEBIT AND CREDIT CARD SERVICES	
VISA Credit Card Annual Fee	NONE
VISA Credit Card Balance Transfer Fee	NONE*
VISA Credit Card Late Payment (per month)	\$ 25.00
VISA Debit or Credit Card Replaced (Fee waived for stolen card with police report provided)	\$ 10.00
VISA Card Replacement Shipping	
Standard 1st Class	\$ 10.00
2 Day Rush	\$ 37.50
Overnight	\$ 69.50
VISA Sales Draft Copy	\$ 5.00
ONLINE AND MOBILE BANKING SERVICES	
Online & Mobile Banking	FREE
Online Bill Pay	FREE
Mobile Remote Check Deposit	FREE
Online Statements	FREE
GENERAL SERVICES	
Account Reconciliation (per hour)	\$ 10.00
Account History Subledger Printed (per page)	\$ 1.00*
Bad Address Fee (per month)	\$ 1.00

<i>(Previously listed as "Statement returned for bad address" fee)</i>	
Certified Check	\$ 10.00
Collection Funds Transfer	\$ 5.00
Deposit & Payment Receipts Mailed	\$ 2.00
Dormant Account Fee (per month)	\$ 5.00
Garnishment / Levy / Escheatment Administration Fee	\$ 100.00
Money Orders	\$ 2.00
Phone Assistance Fee	\$ 2.00*
Paper Statement Fee (Applicable to members age 18 to 64 years old)	\$ 1.00*
Statement/Account Summary Copy	\$ 5.00*
SAFE DEPOSIT BOX SERVICES	
3" X 5" (15" sq.)	\$ 24.00 per year
3" X 10" (30" sq.)	\$ 54.00 per year
5" X 5" (25" sq.)	\$ 54.00 per year
5" X 10" (50"sq.)	\$ 75.00 per year
10" X 10" (100" sq.)	\$ 144.00 per year
Replacement Key	\$ 10.00
Drill Box	\$ 300.00

*Information is accessible for free through AFFCU Online and Mobile Banking and PAT automated phone system.

SHARE CERTIFICATE / IRA EARLY WITHDRAWAL PENALTY

All Share and IRA Certificates are subject to penalty if funds are withdrawn before the maturity date. These fees will impact earnings. Early withdrawal penalties are imposed as follows:

- If original maturity of one year or less: Penalty imposed will equal 180 days dividends on the amount withdrawn.
- If original maturity of more than one year: Penalty imposed will equal 365 days dividends on the amount withdrawn.