



Personal Fee Schedule Effective October 4, 2022

Savings Account

| | |
|--|--|
| Money Market Account Excessive Withdrawals | \$20.00 per withdrawal in excess of (6)/month* |
|--|--|

Checking Account

| | |
|---|-----------------------|
| Non-Sufficient Funds (ATM, ACH, Check) ¹ | \$30.00 per item* |
| Courtesy Pay ² | \$30.00 per item* |
| Stop Payment (Verbal/Written) ³ | \$30.00 per request* |
| Stop Payment (Online) | \$15.00 per item* |
| Overdraft Transfer (From Savings) | \$5.00 per transfer* |
| Temporary Check | \$2.00 per sheet (4)* |
| Check Copy | \$6.00 per copy |
| Non-Member On-Us Check Cashing | \$10.00 per check |

Bill Pay Fees

| | |
|------------------------------------|---------|
| Overnight Rush via Check | \$19.95 |
| Second-Day Rush via Check | \$14.95 |
| Second-Day via Electronic Delivery | \$4.95 |

Electronic Funds Transfer

| | |
|---|-----------------------------------|
| One-Time ACH Origination | \$5.00 each |
| Manual Posting ACH Item | \$20.00 each |
| Non-ACFCU ATM Transaction or Inquiry | \$1.00 |
| ATM/Visa® Debit Card Replacement ⁴ | \$15.00 each |
| Foreign Transaction Fee for ATM/Debit Card ⁵ | Up to 1.10% of transaction amount |

Loan Fees

| | |
|---------------|--------------|
| Fast Cash Fee | \$40.00 |
| Pay by Phone | See reverse. |

Additional Services

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|--|----------------------------------|
| Account Closing ⁶ | \$20.00* |
| Account Research | \$25.00 per hour |
| Statement Copy | \$5.00 per copy |
| Deposited Item/Loan Payment Return | \$30.00* |
| Wire Transfer Fee/Domestic, Outgoing | \$20.00 per transfer |
| Wire Transfer Fee/International, Outgoing | \$50.00 per transfer |
| Cashier's Check Fee/Third Party | \$5.00 per check |
| Money Order | \$2.00 per item |
| Attachments, Levies, Garnishments | \$75.00 per item |
| Escheatment Process Fee | \$20.00 |
| Dormant Account ⁷ | \$5.00 per month |
| Overnight Mail/Saturday Delivery | \$25.00/\$40.00 |
| Returned Mail | \$5.00 per month |
| Foreign Check Processing | \$25.00 per check |
| Monthly Maintenance Fee/Express Level ⁸ | \$5.00 per month* after 3 months |

Safe Deposit Boxes

| | |
|------------------------------------|-------------------|
| 3 x 5 | \$35.00 annually |
| 3 x 10 | \$60.00 annually |
| 5 x 10 | \$80.00 annually |
| 10 x 10 | \$110.00 annually |
| Box Drilling/Lost Keys/Key Deposit | \$200/\$150/\$50 |

See back for footnotes.



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Loan Payment by Phone with Credit/Debit Card Fee Table

| Payment Amount | Tier Fee |
|----------------|----------|
|----------------|----------|

| | |
|------------------|----------|
| \$0-\$100 | \$13.00 |
| \$101-\$200 | \$13.00 |
| \$201-\$300 | \$13.00 |
| \$301-\$400 | \$13.00 |
| \$401-\$500 | \$17.00 |
| \$501-\$600 | \$20.00 |
| \$601-\$700 | \$23.00 |
| \$701-\$800 | \$27.00 |
| \$801-\$900 | \$30.00 |
| \$901-\$1,000 | \$33.00 |
| \$1,001-\$1,500 | \$49.00 |
| \$1,501-\$2,000 | \$66.00 |
| \$2,001-\$2,500 | \$82.00 |
| \$2,501-\$3,000 | \$99.00 |
| \$3,001-\$3,500 | \$115.00 |
| \$3,501-\$4,000 | \$132.00 |
| \$4,001-\$4,500 | \$148.00 |
| \$4,501-\$5,000 | \$165.00 |
| \$5,001-\$5,500 | \$181.00 |
| \$5,501-\$6,000 | \$198.00 |
| \$6,001-\$6,500 | \$214.00 |
| \$6,501-\$7,000 | \$231.00 |
| \$7,001-\$7,500 | \$247.00 |
| \$7,501-\$8,000 | \$264.00 |
| \$8,001-\$8,500 | \$280.00 |
| \$8,501-\$9,000 | \$297.00 |
| \$9,001-\$9,500 | \$313.00 |
| \$9,501-\$10,000 | \$330.00 |

Footnotes:

* For members with Community Accounts, this fee is waived for one year from the date the membership is opened.

¹ A particular item may be presented for payment multiple times and you may be charged an NSF or overdraft fee for each presentment.

² No overdraft fees for debit card transactions that overdraw by less than \$30. This only applies to debit card transactions. ACH transactions do not have the \$30 grace before a fee is charged. Overdraft fees must be repaid within 45 days. Courtesy Pay will not be paid if Courtesy Pay is disabled and the transaction is declined. In those cases an NSF fee will be charged. Courtesy Pay covers the following types of transactions: checks, ACH and other transactions made using a checking account, automatic bill payments, recurring transactions set up using your debit card, ATM transactions, everyday debit card transactions, Point of Sale (POS) transactions. ATM transactions, everyday debit card transactions, and Point of Sale (POS) transactions require separate opt-in.

³ Applies to ACH, cashier's checks, personal checks, and Bill Payments.

⁴ One free replacement card per calendar year.

⁵ This includes all transactions processed outside of the United States (which may include internet transactions).

⁶ Within 6 months of opening.

⁷ After 12 consecutive months of inactivity.

⁸ Does not apply to members under 21 or over 55, members with an outstanding loan balance, or members maintaining aggregate balances (deposits & loans) of at least \$1,000.