

PREFERRED PROFESSIONAL BUSINESS CHECKING ACCOUNTS

	Small Business Checking	Classic Business Checking	Non-Profit Checking
Monthly Service Charge	FREE with \$5,000 avg. daily balance \$10.00 without minimum balance Minimum Balance to open \$100	FREE with \$10,000 avg. daily balance \$15.00 without minimum balance Minimum Balance to open \$100	No monthly fee for qualifying organizations Minimum Balance to open \$100
Dividends	n/a	\$5,000 - \$9,999 .50% \$10,000 and up 1.00%	n/a
Deposits	20 Free \$1.00 per after 20	30 Free \$1.00 per after 30	FREE
Withdrawals	FREE	FREE	FREE
Checks Cleared	100 Free \$0.20 per after 100	200 Free \$0.20 per after 200	FREE
ACH Withdrawal	10 Free \$0.25 per after 10	10 Free \$0.25 per after 10	FREE
ACH Deposit	10 Free \$0.25 per after 10	10 Free \$0.25 per after 10	FREE
ACH Origination	10 Free \$0.25 per after 10	10 Free \$0.25 per after 10	FREE
POS Transaction	FREE	FREE	FREE
Cash Purchase Strapped	\$2.50 per Thousand	\$2.50 per Thousand	\$2.50 per Thousand
Coin Purchase	\$0.25 per roll	\$0.25 per roll	\$0.25 per roll
Coin Deposit	6% or Coin Star 4.9%	6% or Coin Star 4.9%	6% or Coin Star 4.9%
Access Anywhere Home Banking	FREE	FREE	FREE
Access Anywhere Bill pay (\$4.95) for non usage	Free (with monthly usage)	Free (with monthly usage)	Free (with monthly usage)
Cash Management Basic	\$9.95	\$9.95	\$9.95
Cash Management Expanded	\$24.95	\$24.95	\$24.95
AFCU, CO-OP ATM transaction	FREE	FREE	FREE
ATM/Visa® CheckCard POS transactions (PIN)	FREE	FREE	FREE
Checks	Market price	Market price	Market Price
Returned Item – Deposit via CO-OP / CUSC	\$9.00	\$9.00	\$9.00
Re-deposit Returned Item	\$2.00	\$2.00	\$2.00
MoneyLine automated telephone transaction	FREE	FREE	FREE
Non-AFCU/Non-CO-OP ATM transaction ^L	\$1.50	\$1.50	\$1.50
Overdraft from any source	FREE	FREE	FREE
Visa @ CheckCard transactions (signature)	FREE	FREE	FREE

OTHER ACCOUNTS & SERVICES

SAVINGS, CHECKING and OTHER SERVICES	
Administration / completion of levies and legal documents	\$75
American Express Travelers Cheque – single/dual signature, % face value	1% / 1.5%
ATM overdrawn fee, per occurrence ^A	\$29
ATM deposit adjustment	\$5
ATM deposit – empty envelope	\$29
CU Service Center transactions ^B	\$1.50
Delivery service overnight / Saturday	\$23 / \$33
Deposited items returned, per check / ACH Origination / Money Mover	\$9
Early account closure (within 90 days)	\$25
Excessive Deposits (Savings and Money Market) 10 free, \$1 per after	\$1
Five or more check withdrawals from savings per month, per check	\$8
Foreign check collection fee	\$15
Money Market – more than 3 checks/month or less than \$100	\$29
Money Orders	\$2
Negative balance fee, per month ^C	\$10
Non-AFCU / Non-CO-OP approved / declined transactions ^{D,B}	\$1.50
Non-machineable items, per item	\$10
Non-sufficient funds, per item ^{E, F}	\$29
Notary Service – per signature (one free signature per month)	\$10

Outgoing wire transfer (domestic / international)	\$25 / \$40
Redeposit Return Item	\$2
Returned mail	\$5
SEP IRA – Annual Fee ^H	\$15
Single service savings (and goal setter) below \$500, per month ^I	\$10
Statement or check photocopy ^G	\$10
Statement research, per hour (one hour minimum)	\$25
Stop payments, per request (personal, corporate checks)	\$25
Transaction listings, per request	\$5
Verification of deposits	\$10
Gift Card	\$2.95
VISA®, CHECKCARD, and ATM CARD	
Copy of sales draft, per item	\$14
Reissue Personal Identification Number (PIN)	\$5
Replacement card	\$10
Stop payments, per request (Visa preauthorized)	\$10
ACH Transaction (Savings/Money Market Accounts) First 10 free per month	\$0.25 ea. after 10
Visa CheckCard non-sufficient funds, per item	\$29

(A) Checking or savings accounts that are overdrawn at an ATM; (B) For members who do not have a checking account; (C) For all deposit accounts that go negative at any time during the month, excludes "Courtesy Check Clearing" checking accounts; (D) Non-American First ATMs may assess an additional charge (E) Includes checks and ACH transactions; (F) Visa CheckCard transactions; (G) Two free check photocopies per statement; (H) Annual Fee to be charged every October, (I) Regular savings and goal setter accounts, combined balance less than \$500.