

CHECKING ACCOUNTS

	Total Access Checking	Rewards Checking	Premium Checking
Monthly service fee	FREE with \$15,000 household balance ^A (otherwise \$8.95)	FREE with direct deposit and eStatements (otherwise \$12.95)	FREE with \$5,000 checking balance ^B or age 60+ w/direct deposit (otherwise \$10.95)
Access Anywhere Bill Pay ^C	FREE	FREE	FREE
Access Anywhere eStatements	FREE	FREE	FREE
Access Anywhere Home Banking	FREE	FREE	FREE
AFCU, CO-OP ATM transaction	FREE	FREE	FREE
American Express Travelers Cheque – single/dual	FREE	FREE	FREE
ATM/Visa® CheckCard POS transactions (PIN)	FREE	FREE	FREE
Checks	Market Rate	Market Rate	1 box FREE per year ^E
CU Service Center transaction ^M	FREE	FREE	FREE
Declined ATM/POS transaction	FREE	FREE	FREE
Dividends	No	No	Yes
Money Orders	\$2.00 each	\$2.00 each	FREE
MoneyLine automated telephone transaction	FREE	FREE	FREE
Non-AFCU/Non-CO-OP ATM transaction ^L	1 st 5 FREE, \$2.00 ^D	1 st 5 FREE, \$2.00 ^D	1 st 5 FREE, \$2.00 ^D
Overdraft from any source	\$2.50 per item	\$2.50 per item	\$2.50 per item
Visa® CheckCard transactions (signature)	FREE	FREE	FREE

OTHER ACCOUNTS & SERVICES

Savings, Checking and Other Services	
Administration / completion of levies and legal documents	\$35
American Express Travelers Cheque – single/dual signature, % face value	1% / 1.5%
American Express Gift Cheque – (Free for Total Access, Rewards & Premium Checking)	\$2
ATM overdrawn fee, per occurrence ^{O,U}	\$29
ATM deposit adjustment	\$20
ATM deposit – empty envelope	\$35
Cashier's Check	\$5
Check by phone loan payments	\$10
Check withdrawal from savings, per check	\$5
Courtesy Check Clearing neg. balance in excess of 30 days per month	\$29
Courtesy Check Clearing, per item ^{H,J,O}	\$29
CU Service Center transactions ^M	\$2
Declined ATM/POS transaction	\$1.50
Delivery service overnight / Saturday	\$23 / \$33
Deposited items returned, per check / ACH Origination / Money Mover	\$20
Direct Deposit Cert. Builder / Holiday Club early closure or withdrawal	\$25
Direct Deposit Cert. Builder Inactivity Fee	\$10
DMV Duplicate Title	\$25
Early account closure (within 90 days)	\$10
eDeposit – No check received after 10 days	\$35/item
eDeposit transaction adjustments	\$20/ea.
Five or more check withdrawals from savings per month, per check	\$8
Foreign check collection fee / Canadian check collection fee	\$15 / \$1
Invalid Address fee	\$5
IRA closure fee ^V	\$25
IRA maintenance fee, balance less than \$500 and no activity for 90 days ^V	\$25
MasterCard Gift Card	\$3.50/ea.
Membership fee (per account number)	\$5
Money Order	\$2
Money Market – more than 6 checks/month or less than \$100	\$29
Negative balance fee, per month ^P (excludes ATM and one-time debit transactions)	\$10
Non-AFCU / Non-CO-OP approved / declined transactions ^L	\$2
Non-machineable items, per item	\$10
Non-sufficient funds, per item ^{R,1}	\$29
Notary Service – credit union documents only	\$10
Outgoing wire transfer (domestic / international)	\$25 / \$40
Reopen closed membership within 90 days	\$25
Returned Item – Deposit via CO-OP / CUSC	\$20
Single service savings (and goal setter) below \$500, per month ^G	\$10
Second Chance Checking Processing Fee to Open Account	\$25

Statement of Account – mailed monthly ^S	\$0.50
Statement / Account research, per hour (one hour minimum)	\$25
Statement, check ^N or miscellaneous photocopy (per page)	\$5
Stop payments, per request (personal, corporate checks, ACH)	\$29
Temporary check per check fee	\$0.50
Transaction listings, per page	\$5
Verification of deposits	\$10
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)	\$29
Visa CheckCard non-sufficient funds, per item	\$29
Courtesy Card Clear, per item ^{J,O,U}	\$29
International Service Assessment (ISA) Fee per transaction	2%
Consumer and Real Estate Loans	
Home Equity Line of Credit annual maintenance (balances below \$20K) ^R	\$50
Home Equity Line of Credit late payment 15 days or more, percentage of pmt. ^K	5%
Line of Credit late payment 10 days or more, percentage of pmt. (\$10 min.) ^K	10%
Non-sufficient funds on automatic payment transfer	\$29
Non-sufficient funds on convenience checks – per check	\$29
Payment check returned	\$29
Payment history photocopy (per page)	\$5
Photocopy – miscellaneous (per page)	\$5
Real Estate Form or Disclosure	\$5 ea.
Real Estate Loan Modification	\$350
Real Estate payoff statement	\$30
Reapplication within six months of prior denial	\$25
Stop payment on convenience checks – per request	\$29
Verification of Mortgage	\$10
Consumer Loan Modifications	
Simple Extension – 2-3 months, no change in rate or other terms	\$25/acct.
Longer Extension – More than 3 months and/or change in rate or term	\$100/acct.
Workout Loan – From Visa to unsecured	
- \$10,000.00 and Under	\$100/acct.
- \$10,000.01 and Over	\$150/acct.
Substitution of Collateral ^T	
- Balance less than \$5,000.00	\$100/acct.
- Balance between \$5,000.01 and \$20,000.00	\$150/acct.
- Balance \$20,000.01 and over	\$200/acct.

(A) Total Access Checking monthly service fee waived with a \$15,000+ avg. daily household aggregate (deposit and loan) balance; (B) Premium Checking monthly service fee waived with \$5,000 avg. daily checking balance or age 60+ with direct deposit; (C) Bill Pay is a free service for all Members who pay a minimum of one bill per calendar month. In months when no bills are paid, a \$4.95 inactivity fee will be charged; (D) The first five foreign ATM transactions per calendar month are free and apply to checking and/or savings accounts. Thereafter, a \$2.00 fee for each subsequent foreign ATM transaction will be assessed; (E) Corporate Image checks only. (G) Regular savings and goal setter accounts, combined balance less than \$500, children under 18 excluded; (H) Includes checks and ACH transactions; (I) Visa Check Card transactions; (J) Payment of non-sufficient fund (NSF) items, based on program eligibility; (K) If payment is received after due date, finance charges still apply; (L) Non-American First ATMs may assess an additional charge; (M) Individual CU Service Centers may assess additional fees; (N) Two free check photocopies per statement; (O) Privilege may be revoked at any time, at the sole discretion of American First Credit Union; (P) For all deposit accounts that go negative at any time during the month, excludes Start Smart, Safari Club, minors under 18 and "Courtesy Check Clearing" checking accounts; (Q) Checking or savings accounts that are overdrawn at an ATM; (R) Waived the first year. (S) Fee may be waived for select checking accounts, contact credit union for details. You can avoid this fee by: 1) Sign up for secure online eStatements, or; 2) Have direct deposit into your AFCU checking account. If you do not have Internet access, contact AFCU for waiver consideration. Fee not charged to Members under age 18. (T) Including change of loan type from secured to unsecured, either on whole balance or part of balance. (U) Certain qualifying factors apply, opt-in required. (V) Fee waived after age 59 1/2.