



Schedule of Fees & Services

February 1, 2019

Lifetime Membership Fee \$5 one-time

Checking Account Monthly Service Fee

Preferred Interest – Fee waived when a daily balance of \$1,500 & above is maintained \$8 per month

Other accounts available with no monthly service fee: \$0
Totally Free Checking, Easy Interest Checking & 50+ Interest Checking

Business Checking Account Monthly Service Fee

Business Interest – fee waived when a daily balance of \$1,500 & above is maintained. \$8 per month

Other account available with no monthly service fee: \$0
Totally Free Business Checking

Applies to each Business Checking account listed above.

Up to 1,000 monthly transactions, additional items \$0.15 per item

Up to \$10,000 coin/currency, additional amounts \$1.00 per \$1,000

Account Related Services

Account Research \$20 per hour

Corporate Check \$5 per check

Copy of Statement, Transaction, Check, Forms \$5 per item

Early Closure of Account (within 90 days of opening) \$25

Foreign Item/Check Processing \$5 + courier cost

Legal Processing Fee (Levies, subpoenas, IRS, court orders) \$60/order

Overdraft Continuous Negative Balance Fee \$5/day after day 4

When your account balance remains negative for more than four business days, a fee will be charged on the 5th business day and thereafter each subsequent consecutive business day your account balance remains negative.

Overdraft Fee/Non-Sufficient Funds (NSF) Fee \$29 per item

If you do not have funds available, we may return or pay items such as Checks, Automated Clearing House (ACH), Electronic Funds Transfer (EFT), Bill Pay, ATM, Point of Sale, Debit Card Purchases, and/or other electronic means and charge a fee.

You have the choice to opt-in or opt-out of this service.

Overdraft Transfer from a Share Account \$3.50 per transfer

Overdraft transfer from a Line of Credit No fee

Returned Deposit Item/Payment Fee \$20 per item

Stop Payment (any item) Fee \$29 per request

Statement of Account Fee \$2 per month

No monthly service fees on accounts with e-Statements, if member is age 17 and under, on Totally Free Checking accounts opened after 07/01/14, or on Big Prize Savings accounts.

BillPay Services (includes Transfers & POPmoney)

No monthly service fee when any one of the BillPay Services below is used each month to keep BillPay Service active. BillPay Services are available on any checking account.

Bill Payment – unlimited bills \$0 active BillPay
(Expedited BillPay up to \$9.95 ea.; Overnight Rush Check \$14.95 ea.) 5.95/mo. non-use

Account to Account Transfers thru BillPay Service \$0 incoming funds
(Ability to transfers funds to and from external institutions anytime) \$1 outgoing funds

POPmoney thru BillPay Service – Pay People \$0.50 - \$1.50
\$.85 - \$2 next day service
\$3 instant
\$0.25 e-greeting
*(Some fees will vary based on amount)
(Per day: Standard up to \$1,000; Rush/Instant up to \$500)
(Request money: \$.50 - \$1.50)*

Savings Accounts

Big Prize Savings \$0

Holiday Club & Certificate Builder \$10 each early withdrawal

Holiday Club funds available for withdrawal Nov. 1 to Dec. 31

No fee during open period Nov. 1 to Dec. 31

Certificate Builder funds available when savings goal reached

A withdrawal fee applies on withdrawals prior to open period.

IRA maintenance fee \$10/year

IRA non-automated distribution \$25/each request

Regular (Membership) Savings & Goal Setter \$10 per month

Monthly service fee waived if end of month balance is \$500+, or with a checking or loan account added to this account, or if member is age 17 and under.

Other Services

Coin Machine Free for members Non-members pay 10% of amount

Currency purchase – special orders 10% of purchase

Dormant/Escheated Account, Unclaimed Property Fee varies by State

Gift Card (MasterCard) \$3.50 each

Invalid Address \$3 per month

Non-member Cashing a Check Drawn on AFCU \$10 per check

Notary Service (by appointment only) \$15 per signature

Rush/Courier Delivery Service, if requested At cost

Checks Printed at Counter \$4 per sheet

Check orders (variety of styles) Cost varies

U.S.P.S. Forwarded Address Processing (one-time) \$5

Verification of Account \$20 per request

Wire Transfer – outgoing (domestic / international) \$25 / \$40 each

Debit MasterCard Services

30,000 ATMs – CO-OP Network Free

ATM Networks non-AFCU, non-CO-OP Locations \$2 withdrawal
(Machine owner may charge additional transaction fees) \$0.75 inquiry

ATM Deposit/Payment Adjustment \$25 each
(including Empty Envelope Deposits)

Mastercard Credit Card with uChoose Rewards

Credit Card Late Payment \$15/occurrence

Card Services

Replacement of Card \$10

Copy of Sale/Purchase Transaction Receipt \$14

International Service Assessment (ISA) fee 2% of transaction

Loan Services

Check-By-Phone Payment \$10 each

Demand for RE Payoff/Statement Preparation \$30 per request

RE Payoff Statement \$20 by Fax
(no charge if request is sent by U.S.P.S. mail)

DMV Duplicate Title or Lien Release \$25 per document

Retired Accounts (no longer available on new memberships) – Monthly Service Fee

Premium Checking - waived with a \$5,000+ daily balance or age 60+ with Direct Deposit \$10.95/month

Rewards Checking - waived with Direct Deposit and e-Statements \$12.95/month

Total Access Checking - waived with \$15,000+ aggregate balance in deposit and loans \$8.95/month

Personal Rewards Checking - waived with \$250+ Direct Deposit, 2 BillPay payments, 12 Debit purchases, or \$250 average daily balance \$7.95/month

Earnings Rewards - waived with a \$5,000 minimum average daily balance \$10.95/month

For assistance with any product or service, please call us. We are always happy to assist and help find solutions for your needs.

800.290.1112 | amerfirst.org

Mailing Address:

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Free ATMs & Shared Branch Locations

www.co-opCreditUnions.org/locator

Find an ATM: Text **91989** w/ your zip

This disclosure supersedes all previous Schedules of Fees & Services or brochures prior to this effective date.

