American First Credit Union

Schedule of Fees & Service Charges

Effective March 9, 2014

Lifetime Membership One time, non-refundable	$5

Checking Accounts

Personal Rewards Checking with Visa Debit Card Fee waived with a Direct Deposit of $250+, or an average daily balance of $250 and above, or paying two bills using AFCU Bill Pay, or by making 12 Visa Debit card transactions.	$0 or $7.95/month
Earnings Rewards Checking with Visa Debit Card Fee waived if average daily balance is $5,000 and above.	$0 or $10.95/month

Savings Accounts

Holiday Club & Certificate Builder	
Holiday Club withdrawals from Nov. 1 to Dec. 31	Free
Certificate Builder at saving goal	Free
Withdrawals prior to savings available date	$10 each
IRA maintenance fee	$10/year
IRA non-automated distributions	$25 each
Regular Savings & Goal Setter (Single Service) Fee waived if combined average daily balance is $500+, or if member has a checking or loan account, or if member is age 17 and under	$10/month
Money Market Fee waived with a balance of $2,500 and above	$10/month
Premium Money Market Fee waived with a balance of $10,000 and above	$10/month
Youth Accounts – Safari Club & Start Smart For ages 0 – 17	$0

Account Related Services

Account Research	$20/hour
Cashier's or Corporate Check	$5 each
Early Closure of Account (within 90 days of opening)	$25
Foreign Item or Check Processing/Collection	$5 + cost
Legal Processing Fee (Levies, subpoenas, IRS, court orders)	$60/order
Money Order	$2 each
Negative/Overdrawn Extended Account Balance	$5/day after day 4
Overdraft Privilege (Non-Sufficient Funds (NSF)) If you don't have enough money in your account or funds are on hold, we may return or pay items and charge the $29 fee. Items include Checks, Automated Clearing House (ACH), Electronic Funds Transfer (EFT), Bill Pay, ATM, Point of Sale, Debit Card Purchases, and/or other electronic means. You have the choice to opt-in, opt-out, or revoke this service.	$29 each
Overdraft Transfer from a Share Account	$3.50 each
Overdraft transfer from a Line of Credit	$0
Returned Deposit Item/Payment	$20 each
Stop Payments (any item)	$29 each
Statement of Account $0 with eStatements, or if member is age 17 and under	$0 or $1.50/month

Online Services

Bill Payment Making one (1) bill payment per month waives the $5.95 inactivity fee.	$0 or $5.95
eStatements	No Cost
FinanceWorks with Online Banking Online account aggregation, budgeting, and financial planning tools	No cost
Online & Mobile Banking (Download the iTunes or Android App)	No cost
Remote Check Deposit using AFCU Mobile	No Cost

Card Related Services (ATM, Debit, Credit Card)

AFCU ATMs and 30,000 CO-OP Network Locations Deposits, Transfers, Balance Inquiries	Free
ATM Networks not AFCU, non-CO-OP Locations Machine owner may charge additional fees.	$2 withdrawal $0.75/inquiry
ATM Deposit/Payment Adjustment/Empty Envelope	$25/occurrence
Replacement of Card	$10
Sales Draft Copy	$14
Visa Credit Card Classic	$0
Visa Credit Card Extra Awards or Visa Share Secured	$29/year
Visa Credit Card late Payment	$15/occurrence
Visa International Service Assessment (ISA) fee	2% of transaction

Other Services

Coin Machine (Non-Members pay 10% of amount)	Free
Duplicate Copy of Statements, Checks, Forms (Check Image, Statement Copy, , Forms)	$5
Dormant/Escheated Account, Unclaimed Property Varies by State; $2 in CA.	Varies by State
Foreign Item Collection Fee	$5 + cost
Gift Card (MasterCard / American Express)	$3.50 / $2 ea.
Non-member Cashing a Check Drawn on AFCU	$4
Notary Service	$10/signature
Rush/Courier Delivery Service, if requested	At cost
Temporary Checks Printed at Counter	$1 each
Traveler's Cheques American Express (single/dual signature)	1% / 1.5%
U.S.P.S. forwarded Address Processing (one-time)	$5/address
Verification of Accounts	$20/request
Wire Transfer – outgoing(domestic/ International)	$25 / $40 each

AFCU Accounts no longer available

Premium Checking (Fee waived with a $5,000 and above daily balance or, or age 60 + with direct deposit)	$10.95
Rewards Checking (Fee waived with direct deposit and eStatements)	$12.95
Total Access Checking (Fee waived with $15,000+ aggregate balance in deposit and loans)	$8.95
Totally Free Checking	$0

Loan Services

Application Fee for Consumer Loans (Auto Loan, Personal Loans, Line of Credit)	None
Check by Phone	$10/payment
Demand for Payoff/Statement Preparation	$30
DMV Duplicate Title or Lien Release	$25
Real Estate or Home Equity Loan	Fees may apply. Varies by Loan type.

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For assistance with any product or service please call us. We will be happy to assist you and find solutions to your needs.

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This disclosure supersedes all previous fee schedules or brochure prior to this effective date.

Your savings federally insured to at least $250 000 and backed by the full faith and credit of the United States Government. NCUA National Credit Union Administration, a US Government Agency
Federally insured by NCUA

Equal Housing LENDER