



Schedule of Fees & Services

November 1, 2017

Lifetime Membership \$5 one-time
Non-refundable

Checking Accounts

Totally Free Checking \$0
Easy Interest – for members with Direct Deposit \$0
50+ Interest – for members age 50 and above \$0
Preferred Interest – fee is waived when a daily balance of \$1,500 & above is maintained \$8/month

Business Checking Accounts

Business Interest – fee is waived when a daily balance of \$1,500 & above is maintained \$8/month
Totally Free Business Checking \$0
Applies to each business 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/hour
Corporate Check \$5
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/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/transfer
Overdraft transfer from a Line of Credit \$0
Returned Deposit Item/Payment \$20
Stop Payment (any item) \$29
Statement of Account \$2/month
No fee on accounts with e-Statements, if member is age 17 and under, or on Totally Free Checking opened after 07/01/14

BillPay Services (includes Transfers & POPmoney)

No monthly 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
(Some fees will vary based on amount) \$0.85 - \$2 Next day
(Per day: Standard up to \$1,000; Rush/Instant up to \$500) \$3 instant
(Request money: \$.50 - \$1.50) \$0.25 e-payment

Savings Accounts

Holiday Club & Certificate Builder \$10 per early withdrawal. No fee during open period.
Holiday Club funds available for withdrawal Nov. 1 to Dec. 31
Certificate Builder funds available when savings goal reached
A fee applies on withdrawals prior to funds available date.

IRA maintenance fee \$10/year

IRA non-automated distribution \$25/each

Regular Savings & Goal Setter (Single Service) \$10/month

Fee waived if combined average daily balance is \$500+, if member has a checking or loan account, or if member is age 17 and under.

Premium Money Market \$10/month

Fee waived with a balance of \$2,500 and above

Youth Accounts – Safari Club or Start Smart \$0

For ages 0 – 17

Other Services

Coin Machine (Non-members pay 10% of amount) Free
Currency purchase – special orders 10% of purchase
Dormant/Escheated Account, Unclaimed Property Varies by State
Varies by State; \$2 in CA.
Gift Card (MasterCard) \$3.50
Invalid Address \$3/month
Non-member Cashing a Check Drawn on AFCU \$10
Notary Service (by appointment only) \$15/signature
Rush/Courier Delivery Service, if requested At cost
Temporary Checks Printed at Counter \$4 per sheet
U.S.P.S. Forwarded Address Processing (one-time) \$5
Verification of Account \$20/request
Wire Transfer – outgoing (domestic / international) \$25 / \$40

Retired Accounts (no longer available on new memberships)

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, two BillPay payments, 12 Debit purchases, or \$250 avg. daily balance \$7.95/month
Earnings Rewards Waived with a \$5,000 minimum avg. daily balance \$10.95/month

e-Services for 24/7 convenience

Online & Mobile Banking Mobile Check Deposit
BillPay POPmoney
e-Statements Account Alerts
Trends – Online Personal Finance Manager

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 fees) \$0.75 inquiry
ATM Deposit/Payment Adjustment \$25
(including Empty Envelope Deposits)
uChoose Rewards Points for signature purchases Free

Credit Cards with uChoose Rewards

MasterCard \$0 annual fee
MasterCard Share Secured \$0 annual fee
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
Demand for RE Payoff/Statement Preparation \$30
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

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

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Free ATMs & Shared Branch Locations
www.co-opCreditUnions.org/locator

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

