



## Schedule of Fees & Services

Effective June 1, 2016

**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 calendar days, a fee will be charged on the 5<sup>th</sup> day and thereafter each subsequent consecutive calendar 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 service available for \$14.95 per rush order) 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 to pay people thru BillPay Service \$0.50 standard  
(Per day: Standard up to \$1,000; Rush/Instant up to \$500) \$1.50 rush  
\$2.50 instant

### 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 \$10/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  
Debit Card  
e-Statements  
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  
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.

**800.290.1112**  
**amerfirst.org**

Mailing Address:

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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.

