

# SCHEDULE OF FEES & SERVICES

As of May 12, 2025

## FREE MEMBER BENEFITS

- ✓ Online Banking with Bill Pay and Zelle®
- ✓ Mobile Banking with Check Deposits
- ✓ Totally Free Checking
- ✓ uChoose Rewards® with Debit and Credit Cards
- ✓ Financial Counselors and Education by BALANCE
- ✓ Access to 5,000 CO-OP Shared Branches and 30,000 ATMs across the U.S.

## MEMBERSHIP

<b>Lifetime</b>	\$5 one-time
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## CHECKING & SAVINGS

### CHECKING

<b>Preferred Interest</b>	\$8/ month
<i>Fee waived if a daily balance of \$1,500 and above is maintained</i>	

<b>Totally Free</b>	\$0
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<b>Easy Interest</b>	\$0
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<b>50+ Interest</b>	\$0
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### BUSINESS CHECKING\*

<b>Business Interest</b>	\$8/ month
<i>Fee waived if a daily balance of \$1,500 and above is maintained</i>	

<b>Totally Free</b>	\$0
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*\*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*

### SAVINGS

<b>Big Prize</b>	\$0
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<b>Regular, Goal Setter, Business (Single Service)</b>	\$10/ month
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*Minimum balance fee waived if end of month balance is \$500+, or with another loan, checking or savings account (except Goal Setter) added to this account, or if a member is under 18.*

<b>Holiday Club</b>	\$10 ea/ early withdrawal
<i>No fee for withdrawal during open period (Nov 1 – Dec 31)</i>	

<b>Certificate Builder</b>	\$10 ea/ early withdrawal
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<b>Vacation (non-member)</b>	\$25 ea/ payroll withdrawal
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### SHARE CERTIFICATES

<b>Early Withdrawal</b>	Varies
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*Withdrawing principal funds before the term's maturity date: The early withdrawal penalty will be equal to one-half of the term's dividends on the amount withdrawn, whether earned or not, and may reduce principal.*

### IRA SAVINGS

<b>Maintenance</b>	\$10/ year
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<b>Non-Automated Distribution</b>	\$25 ea
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## MONEY MARKET

<b>Premium, Business</b>	\$10/ month
<i>Minimum balance fee waived if minimum daily balance is \$2,500</i>	

## CARD SERVICES

### DEBIT / CREDIT MASTERCARD®

<b>Earn uChoose Rewards</b>	FREE for Registered Cards
<b>CardValet App</b>	FREE Card Security
<b>Mastercard ID Theft Protection</b>	FREE
<b>Replacement of Card</b>	\$10
<b>International Service Assessment (ISA) Fee</b>	2% of transaction
<i>ISA Fee is assessed even on online purchases made within the United States but where the merchant is located internationally</i>	

### DEBIT MASTERCARD

<b>30,000 CO-OP ATMs Nationwide</b>	FREE
<b>Non AFCU or Non CO-OP ATM Networks</b>	\$2 ea/ withdrawal \$0.75 ea/ inquiry
<i>Machine owner may charge additional transaction fees</i>	
<b>Shared Branch/ATM Payment Adjustment</b>	At cost
<i>Including Empty Envelope Deposits</i>	

### CREDIT MASTERCARD

<b>Annual Fee, Cash Advance Fee, Balance Transfer Fee*</b>	\$0
<i>*Fee applies during Balance Transfer promotions</i>	
<b>Late Payment</b>	\$15
<b>Copy of Sale/ Purchase Transaction Receipt</b>	\$14

## LENDING

### LOAN PAYMENTS

<b>Check-By-Phone Payment</b>	\$10 ea
<b>Online Loan Payments</b>	\$0/ registered user \$5/ guest
<b>Returned Payment/ Unsuccessful Auto Pay</b>	Up to \$29/ occurrence
<b>Late Payment (Closed-End Loan)</b>	10% (\$10)
<b>IVR Loan Payment Fee</b>	\$5

### VEHICLE LOAN

<b>DMV Duplicate Title or Lien Release</b>	At cost
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### PERSONAL LINE OF CREDIT

<b>Late Payment</b>	Refer to Loan Note
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This disclosure supersedes all previous Schedule of Fees & Services or brochures prior to this effective date.

**PO Box 2477, Brea CA 92822 | 800.290.1112 | amerfirst.org**

# SCHEDULE OF FEES & SERVICES

As of May 12, 2025

HOME EQUITY LINE OF CREDIT (Refer to Loan Documents)	
Annual	Up to \$75
Early Termination (within 36 months of origination)	Up to \$1,000
Late Payment	Refer to Loan Documents

REAL ESTATE (Residential and Commercial)	
CA Surplus Recording	Up to \$225
Recording and Reconveyance	Varies by County
Late Payment	Refer to Loan Documents
Payoff Statement Preparation	\$30 ea (including updates)
RUSH Requests	\$25/ additional
Subordination	\$350 - \$375
Verification of Mortgage (VOM)	\$20

## ACCOUNT SERVICES

ONLINE & MOBILE BANKING	
Registration/ Download	FREE
Mobile Check Deposit	FREE
e-Statements	FREE
Bill Pay	FREE
<i>Expedited Bill Pay or Overnight Rush Check fees disclosed at time of transaction</i>	
Zelle®	FREE
External Account Transfers	\$0/ incoming funds \$0/ outgoing funds

ACCOUNT-RELATED SERVICES	
Account Research	\$25/ hour
Corporate Check	\$5/ check
Copy of Statement, Transaction, Forms	\$5/ item
Copy of Check	\$5/ item (after 2 per statement cycle)
<i>FREE in Online Banking</i>	
Early Closure (<90 days)	\$25
Foreign Item/ Check Processing	\$5 + courier cost
Legal Processing	\$75/ order
<i>Levies, Subpoenas, IRS, Court Orders</i>	
Overdraft Continuous Negative Balance	\$5/ day after 4 <sup>th</sup> business day
<i>Fee charged on the fifth business day and thereafter each subsequent consecutive business day your account balance remains negative.</i>	
Overdraft/ Non-Sufficient Funds (NSF)	\$29/ occurrence
<i>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 &amp; Point-of-Sale (Opt in required), Debit Card purchases, and/or other electronic means and charge a fee</i>	
Overdraft Transfer from Share Account	\$4.50/ transfer

Overdraft Transfer from Line of Credit	\$0
Stop Payment (any item)	\$29/ request
Statement of Account	\$3/ month
<i>Free with e-Statements, Big Prize Savings or Totally Free Checking</i>	

ADDITIONAL SERVICES	
Coin Machine	FREE for members
<i>Non-members pay 10% of amount</i>	
Currency Purchase (special orders)	10% of Purchase
Dormant/ Escheated Account, Unclaimed Property	Fee varies by state; \$2 in CA
Gift Card	\$3 ea
Incorrect Taxpayer ID	\$50
Invalid Address	\$3/ month
Non-Member Cashing a Check Drawn on AFCU	\$10 ea
Notary Service (by appointment only)	\$15/ signature
Rush/ Courier Delivery Service	At cost if requested
Temporary Checks Printed at Counter	\$4/ sheet
USPS Forwarded Address Processing	\$5/ one-time
Check Orders	Cost varies by style
Verification of Deposit/ Account	\$20/ request
Wire Transfer – Outgoing	\$25 ea/ domestic \$40 ea/ international

## NO LONGER AVAILABLE

RETIRED CHECKING ACCOUNTS	
Premium	\$10.95/ month
<i>Waived with a \$5,000+ daily balance or age 60+ with direct deposit</i>	
Total Access	\$8.95/ month
<i>Waived with \$15,000+ aggregate balance in deposit and loans</i>	
Personal Rewards	\$7.95/ month
<i>Waived with \$250+ direct deposit, 2 Bill Pay payments, 12 debit purchases, or \$250 average daily balance</i>	
Earnings Rewards	\$10.95/ month
<i>Waived with a \$5,000 minimum average daily balance</i>	
Classic Business	\$15/ month
<i>Waived with a \$10,000 minimum average daily balance</i>	
Small Business	\$10/ month
<i>Waived with a \$5,000 minimum average daily balance</i>	

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