

Schedule of Fees & Services

As of August 1, 2025

FREE MEMBER BENEFITS

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

Membership

Lifetime	\$5 one-time
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CHECKING & SAVINGS

Checking

Platinum Advantage Interest Checking	\$12.95 /month
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Fee waived if an average daily balance of \$5,000 and above is maintained.

Gold Advantage	\$6.95
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Simple Checking	\$5.00
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Fee waived if an average daily balance of \$500 and above is maintained or 10 completed debit card transactions within the month.

Business Checking*

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

Totally Free	\$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

Big Prize	\$0
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Regular, Goal Setter, Business	\$10 /month
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(Single Service)

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.

Holiday Club	\$10/each early withdrawal
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No fee for withdrawal during open period (Nov 1 - Dec 31)

Certificate Builder	\$10 /each early withdrawal
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Vacation (non-member)	\$25 /each payroll withdrawal
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Share Certificates

Early Withdrawal	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the term's maturity date: The early withdrawal penalty will be equal to one-half of the term's dividends on the amount withdrawn, whether earned or not, and may reduce principal.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

Maintenance	\$10 /year
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Non-Automated Distribution	\$25 each
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This disclosure supersedes all previous Schedule of Fees & Services or brochures prior to this effective date.

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Money Market

Premium, Business	\$10 /month
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Waived with a \$2,500 minimum daily balance.

CARD SERVICE

Debit/Credit Mastercard®

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

Debit Mastercard®

30,000 CO-OP ATMs Nationwide	FREE
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Non AFCU or Non CO-OP ATM Networks	\$2 each /withdrawal
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Machine owner may charge additional transaction fees. \$0.75 each /inquiry

Shared Branch/ATM Payment Adjustment	At cost
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Including Empty Envelope Deposits.

Credit Mastercard®

Annual Fee, Cash Advance Fee,	\$0
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Balance Transfer Fee*

**Fee applies during Balance Transfer promotions.*

Late Payment	Up to \$15
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Copy of Sale/ Purchase Transaction	\$14
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Receipt

LENDING

Loan Payments

Check-By-Phone Payment	\$10 each
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Online Loan Payments	\$0 /registered user
	\$5 /guest

Returned Payment/ Unsuccessful Auto Pay	Up to \$29 /occurrence
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Late Payment (Closed-End Loan)	10% (\$10)
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IVR Loan Payment Fee	\$5
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Vehicle Loan

DMV Duplicate Title or Lien Release	At cost
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Personal Line of Credit

Late Payment	Refer to Loan Note
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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 each (including updates)
RUSH Requests	\$25 /additional
Subordination	\$350 - \$375
Verification of Mortgage (VOM)	\$20

ACCOUNT SERVICES

Online and 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)
FREE in Online Banking	
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 th business days
<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 & 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.</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 each
Incorrect Taxpayer ID	\$50
Invalid Address	\$3 /month
Non-Member Cashing a Check Drawn on AFCU	\$10 each
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 each /domestic \$40 each /international
Wire Transfer - Incoming	\$0

NO LONGER AVAILABLE TO OPEN

Retired Personal Checking Accounts

Premium	\$10.95 /month
<i>Waived with a \$5,000+ average daily balance.</i>	
Total Access	\$8.95 /month
<i>Waived with \$15,000+ average daily balance in deposit and loans.</i>	
Personal Rewards	\$6.95 /month
<i>Waived with \$250+ direct deposit, or 2 Bill Pay payments, or 12 completed debit card transactions within the month, or \$250 average daily balance.</i>	
Preferred Interest	\$8 /month
<i>Waived with a average daily balance of \$1,200 and above is maintained.</i>	
Totally Free/ Free Checking with interest	\$0
<i>Minimum average daily balance of \$1000 to earn interest.</i>	
Easy Interest	\$0
<i>Minimum average daily balance of \$100 to earn interest.</i>	
50+ Interest	\$0
<i>Minimum average daily balance of \$100 to earn interest.</i>	

Retired Business Checking Accounts

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>	