

# 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 |
|----------|--------------|

## CHECKING & SAVINGS

### Checking

|                                      |                |
|--------------------------------------|----------------|
| Platinum Advantage Interest Checking | \$12.95 /month |
|--------------------------------------|----------------|

*Fee waived if an average daily balance of \$5,000 and above is maintained.*

|                |        |
|----------------|--------|
| Gold Advantage | \$6.95 |
|----------------|--------|

|                 |        |
|-----------------|--------|
| Simple Checking | \$5.00 |
|-----------------|--------|

*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 |
|-------------------|------------|

*Fee waived if a daily balance of \$1,500 and above is maintained*

|              |     |
|--------------|-----|
| Totally Free | \$0 |
|--------------|-----|

*\*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 |
|-----------|-----|

|                                |             |
|--------------------------------|-------------|
| Regular, Goal Setter, Business | \$10 /month |
|--------------------------------|-------------|

(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 |
|--------------|----------------------------|

*No fee for withdrawal during open period (Nov 1 - Dec 31)*

|                     |                             |
|---------------------|-----------------------------|
| Certificate Builder | \$10 /each early withdrawal |
|---------------------|-----------------------------|

|                       |                               |
|-----------------------|-------------------------------|
| Vacation (non-member) | \$25 /each payroll withdrawal |
|-----------------------|-------------------------------|

### Share Certificates

|                  |        |
|------------------|--------|
| Early Withdrawal | Varies |
|------------------|--------|

*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 |
|-------------|------------|

|                            |           |
|----------------------------|-----------|
| Non-Automated Distribution | \$25 each |
|----------------------------|-----------|

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 |
|-------------------|-------------|

*Waived with a \$2,500 minimum daily balance.*

## CARD SERVICE

### Debit/Credit Mastercard®

|                      |                           |
|----------------------|---------------------------|
| Earn uChoose Rewards | FREE for Registered Cards |
|----------------------|---------------------------|

|               |                    |
|---------------|--------------------|
| CardValet App | FREE Card Security |
|---------------|--------------------|

|                                 |      |
|---------------------------------|------|
| Mastercard ID Theft Protection™ | FREE |
|---------------------------------|------|

|                     |      |
|---------------------|------|
| Replacement of Card | \$10 |
|---------------------|------|

|  |                   |
|--|-------------------|
| International Service Assessment (ISA) Fee | 2% of transaction |
|--|-------------------|

*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 |
|------------------------------|------|

|                                    |                      |
|------------------------------------|----------------------|
| Non AFCU or Non CO-OP ATM Networks | \$2 each /withdrawal |
|------------------------------------|----------------------|

*Machine owner may charge additional transaction fees. \$0.75 each /inquiry*

|                                      |         |
|--------------------------------------|---------|
| Shared Branch/ATM Payment Adjustment | At cost |
|--------------------------------------|---------|

*Including Empty Envelope Deposits.*

### Credit Mastercard®

|                               |     |
|-------------------------------|-----|
| Annual Fee, Cash Advance Fee, | \$0 |
|-------------------------------|-----|

Balance Transfer Fee\*

*\*Fee applies during Balance Transfer promotions.*

|              |            |
|--------------|------------|
| Late Payment | Up to \$15 |
|--------------|------------|

|                                    |      |
|------------------------------------|------|
| Copy of Sale/ Purchase Transaction | \$14 |
|------------------------------------|------|

Receipt

## LENDING

### Loan Payments

|                        |           |
|------------------------|-----------|
| Check-By-Phone Payment | \$10 each |
|------------------------|-----------|

|                      |                                    |
|----------------------|------------------------------------|
| Online Loan Payments | \$0 /registered user<br>\$5 /guest |
|----------------------|------------------------------------|

|   |                        |
|---|------------------------|
| Returned Payment/ Unsuccessful Auto Pay | Up to \$29 /occurrence |
|---|------------------------|

|                                |            |
|--------------------------------|------------|
| Late Payment (Closed-End Loan) | 10% (\$10) |
|--------------------------------|------------|

|                      |     |
|----------------------|-----|
| IVR Loan Payment Fee | \$5 |
|----------------------|-----|

### Vehicle Loan

|                                     |         |
|-------------------------------------|---------|
| DMV Duplicate Title or Lien Release | At cost |
|-------------------------------------|---------|

### Personal Line of Credit

|              |                    |
|--------------|--------------------|
| Late Payment | Refer to Loan Note |
|--------------|--------------------|

# Schedule of Fees & Services

As of August 1, 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 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<br>\$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 <sup>th</sup> 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 &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.</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<br>\$40 each /international |
| Wire Transfer - Incoming                       | \$0   |

## NO LONGER AVAILABLE TO OPEN

### Retired 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> |                |
| 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>   |                |
| 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>   |                |