

Fee Schedule

Effective as of: 01/01/2024

Fees applicable to all accounts	
Stop Payment processed by Member Services	\$25.00 Each
Stop Payment via Online Banking or Automated Phone System	\$15.00 Each
ATM Denials	\$2.00 Each
Foreign Transaction Fee (ATM and Purchases)	1% of transaction
Flagship checking: receive a rebate on foreign transaction fees for international purchases. Priority checking: receive a rebate on foreign transaction fees for international purchases when qualifications are met.	
Bill Payment Non-Sufficient Funds (NSF)	\$35.00 Each
\$25 by the Credit Union and \$10 by CheckFree via direct debit from Checking	
Account-to-Account Transfer	NO FEE
(Member transferring funds to own account at another U.S. Financial Institution)	
Bill Payment:	
Next Day	\$9.95 Each
Overnight Check	\$14.95 Each
Unpaid Non-Sufficient Funds (NSF)	\$25.00 Each
Includes NSF & Uncollected Funds, fee imposed per presentment for checks, ACH or other electronic transactions.	
Funds Transfer (Wires)	
Incoming (Domestic & International)	NO FEE
Outgoing International	\$45.00
Outgoing Domestic (except Flagship Checking)	\$20.00
(International funds transfer fees are for U.S. or Foreign Currency and may be subject to additional fees & taxes.) Flagship checking: Outgoing domestic wire fee waived on two wires a month.	
Federal Express:	
Overnight	\$10.00 Each
Saturday	\$25.00 Each
International	\$30.00 Each
U.S. Collection Item	\$15.00 Each
Foreign Collection Item	\$25.00 Each
Duplicate Statements	\$2.00 Each
Returned Deposit Item	\$15.00 Each
CO-OP Shared Branch® (Transactions greater than four a month)	\$5.00 Each
Expedite Fee (For Card or Pin)	\$50.00 Each
Additional ATM or Debit Cards	\$5.00 Each
within 12 months of issuance due to replacement, defective/worn out, lost or stolen	
Research/Adjustment (1 hour minimum)	\$25.00/Hour
Non-network ATM Withdrawals	\$2.00 Each
Duplicate Check Copy	\$2.00 /Page
Escheatment Fee Will be assessed to cover administrative costs associated with escheating your account to the state after the requisite dormant period designated by your state.	\$25.00

Primary Savings (Share) Account	
First (4) ATM withdrawals in a month when completed at American Airlines Credit Union and in-network ATMs.	NO FEE
More than four (4) ATM withdrawals in a month Applicable at non-network ATMs.	\$2.00 Each
Inactive Membership No monetary transactions for 12 months or more and combined savings account balance less than \$250	\$5.00 /Month
Membership (One time transaction fee)	\$1.00

All Checking	
Paid NSF (Non-Sufficient Funds) Card Fee	\$25.00 /Each
One-Time Debit and ATM card transactions	
Paid NSF (Non-Sufficient Funds) on Checks & ACH	\$25.00/Each
Original or Substitute Check	\$15.00/Each
Not applicable on Priority Checking accounts	
Automatic transfer fee for overdraft from eligible account (increments of \$100.00 or the available balance of your eligible account if your balance is less than \$100.00)	\$5.00 Per Posting
Overdraft Loan as a Target Source - (\$10 increments) See LoanLiner Addendum for complete Terms & Conditions - not available on Ascend Checking accounts	
Cashier's Check Fee	\$2.00 /Each

Ascend Checking	
Monthly Service Fee - with Direct Deposit of \$250 or more	NO FEE
Monthly Service Fee - without Direct Deposit	\$5.75 /Month

Flagship Checking	
Monthly Service Fee - for daily balances over \$750	NO FEE
Monthly Service Fee - if daily balances falls below \$750	\$5.75 /Month
First eight (8) withdrawals a month at non-network ATMs when completed.	NO FEE
More than eight (8) withdrawals in a month Applicable at non-network ATMs	\$2.00 /Each

Priority Checking	
Monthly Service Fee	NO FEE
Inactive Checking No monetary transactions for three (3) months or more	\$5.00 /Month

uChecking	
Monthly Service Fee	NO FEE
Inactive Checking No monetary transactions for three (3) months or more	\$5.00 /Month

Jet Checking	
Monthly Service Fee - with Direct Deposit	NO FEE
Monthly Service Fee - without Direct Deposit	\$5.75 /Month