

## Fee Schedule

Fees effective as of: 06/17/2015

Fees applicable to all accounts	
Stop Payment by Member Services	\$25/each
Stop Payment via Online Banking or CALL-24	\$15/each
ATM Denials	\$2/each
Foreign/International Transaction	1% of transaction
Bill Payment Non-Sufficient Funds (NSF) \$25 by the Credit Union and \$10 by CheckFree via direct debit from Checking.	\$35/each
Account-to-Account Transfer (Member transferring funds to own account at another U.S. Financial Institution)	NO FEE
<b>Bill Payment</b>	
Next Day	\$9.95/each
Overnight Check	\$14.95/each
Unpaid Non-Sufficient Funds (NSF) Includes NSF & Uncollected Funds on checks, ACH, or other electronic transactions.	\$25/each
Funds transfer (Domestic-Incoming and Outgoing; International-Incoming) International funds transfer may be subject to additional fees & taxes.	\$20/each
Outgoing U.S or Foreign Currency	\$45
Direct Credit in Foreign Currency	\$20
<b>Federal Express</b>	
Overnight	\$10/each
Saturday	\$25/each
International	\$30/each
U.S Collection Item	\$15/each
Foreign Collection Item	\$25/each
Duplicate Statements	\$2/each
Returned Deposit Item	\$15/each
Research/Adjustment (1 hour minimum)	\$25/hour
CO-OP Shared Branch <sup>SM</sup> -transactions greater than 4 a month	\$5/each
Expedite Fee (For Card or Pin)	\$50/each
Additional ATM or Debit Cards within 12 months of issuance Due to replacement, defective/worn out, lost or stolen.	\$5/each
Out of Network ATM Withdrawals	\$2/each
Duplicate Check Copy	\$2/page

Savings (Share) Accounts	
All ATM Withdrawals	\$2/each
Small Withdrawal On amounts less than \$250 and if more than one time in a 30-day period (excluding ATM or Shared Branch transactions).	\$2/each
Inactive Membership No monetary transactions for 12 months or more and combined savings account balance less than \$250.	\$2/month
Membership (One time transaction fee)	\$1

EMV Prepaid Card	
Visit <a href="http://emv.aacreditunion.org">emv.aacreditunion.org</a> for terms & conditions	
Enrollment	\$5
Value Load	\$1/per load
ATM Withdrawal	\$2/each
Inactivity - after 6 months of no activity	\$5/month
International Transaction	1% of transaction
Card Replacement/Reissue	\$5/each
Emergency Card Replacement (in addition to replacement/reissue fee)	\$35/each
Express Delivery (initial primary card order)	\$25
Automated Telephone - more than two (2) in a statement period	\$1/call
Live Agent Telephone-more than one (1) in statement period	\$5/call

All Checking	
Paid NSF (Non-Sufficient Funds) Card Fee	\$ .01 - \$25/each
Debit and ATM card transactions with a negative balance less than -\$10 at end of day.	\$0.01/each
Debit and ATM card transactions with a negative balance greater than -\$10 at end of day. Not available on Ascend Checking accounts.	\$25/each
Original or Substitute Check Not applicable on Priority Checking accounts.	\$15/each
Automatic transfer fee for overdraft from savings (increments of \$100.00)	\$5/per posting
Overdraft Loan as a Target Source - (\$10 increments) See LoanLiner Addendum for complete Terms & Conditions	
Imaged Check Detail (not applicable on e-statements)	\$2/month
Teller Check Fee	\$2/each
Paid NSF (Non-Sufficient Funds) on Checks & ACH Not available on Ascend Checking accounts.	\$25/each
<b>Popmoney<sup>®</sup> (Person to Person Payments)</b>	
Standard Payment	NO FEE
Next Day Payment	\$2.00/each
Instant Payment	\$5.00/each
Request for Payment	\$1.00/each

Priority Checking	
Inactive Checking	\$5/month
No monetary transactions for 3 months or more.	

Flagship Checking	
More than eight (8) ATM withdrawals in a month Applicable at non Credit Union & COOP ATMs	\$2/each
Monthly Service - if daily balance falls below \$750	\$5.75/month

uChecking	
Inactive Checking	\$5/month
No monetary transactions for 3 months or more.	

Jet Checking	
Service Fee - without Direct Deposit	\$5.75/month

Ascend Checking	
Service Fee - with Direct Deposit	\$9.75/month
without Direct Deposit	\$12.75/month