

Business Services

Business and Unincorporated Associations / Organizations Fee Schedule

Effective as of: 01/01/2024

P.O. Box 619001, MD 2100
DFW Airport, TX 75261-9001
(800) 533-0035
AACreditUnion.org

| Fees Applicable to all Business Accounts | |
|---|--|
| Stop Payment processed by Member Services | \$25.00 Each |
| Stop Payment via Online Banking | \$25.00 Each |
| Unpaid Non-Sufficient Funds (NSF) Fee <small>(Includes NSF & Uncollected Funds (UCF); Fee imposed per presentment for checks, ACH or other electronic transactions)</small> | \$25.00 Each |
| Paid NSF (Non-Sufficient Funds) Card Fee One-Time Debit and ATM card transactions | \$25.00 Each |
| Paid NSF (Non-Sufficient Funds) on Checks & ACH | \$25.00 Each |
| ACH Return/Check Return Fee | \$15.00 Each |
| Paper Statements and Duplicate Statements | \$25.00 Each |
| Online Statements <small>(e-statements)</small> | NO FEE |
| Duplicate Check Copy Fee | \$2.00 \Page |
| Research/Adjustment <small>(1 hour minimum)</small> | \$25.00\Hour |
| Foreign Collection Item Fee | \$25.00 Each |
| U.S. Collection Item Fee | \$15.00 Each |
| CO-OP Shared Branch® <small>(Transactions greater than four a month)</small> | \$5.00 Each |
| Funds Transfer <small>(Wires)</small> Incoming (Domestic & International) Outgoing Domestic Outgoing International | NO FEE \$20.00 Each \$45.00 Each |
| Federal Express Overnight Saturday International | \$10.00 Each \$25.00 Each \$30.00 Each |
| ATM Withdrawals and ATM Denials | \$2.00 Each |
| Foreign/International Transaction Fee | 1% Transaction |
| Escheatment Fee <small>Will be assessed to cover administrative costs associated with escheating your account to the state after the requisite dormant period designated by your state.</small> | \$25.00 Each |

| Business Savings Accounts | |
|---|---------------|
| Withdrawal Fees <small>(More than one Savings withdrawal under \$250.00, excluding ATM or Shared Branch transactions, during any 30-day period)</small> | \$2.00 Each |
| Deposited Items (Cash, Coin, Check) <small>(First 10 items free)</small> | \$.15 Each |
| Items Paid <small>(First 10 items free)</small> | \$.15 Each |
| Membership Fee <small>(Collected at time of account opening)</small> | \$1.00 Each |
| Inactive Membership Fee <small>(No member generated activity or communication with us for 12 consecutive months and combined Savings balance of less than \$250.00)</small> | \$5.00 \Month |
| Account Closure <small>(if closed within six months of opening account)</small> | \$30.00 Each |

| Overdraft Protection | |
|--|--|
| Overdraft Loan <small>(See Loanliner Addendum for complete Terms & Conditions)</small> | Transfers will be moved in increments of \$10.00 |
| Automatic Transfer Fee <small>(From Business Shares [savings] per posting. Transfers will be moved in increments of \$100.00 from target source)</small> | \$5.00 Each |

| Business Checking Accounts | | | |
|------------------------------|-------------|--------------|-------------|
| Deposited Items | | Items Paid | |
| 0-100 | Free | 0-100 | Free |
| 101-250 | \$0.15 Each | 101-250 | \$0.15 Each |
| Over 250 | \$0.35 Each | Over 250 | \$0.35 Each |
| Original or Substitute Check | | \$15.00 Each | |
| Cashier's Check Fee | | \$2.00 Each | |

| Online Banking | |
|---|--|
| Monthly Service Fee | NO FEE |
| Bill Payment Monthly Service Fee | NO FEE |
| Mobile Deposit | \$0.35 Each |
| Account-to-Account Transfer <small>(Member transferring funds to own account at another U.S. financial institution)</small> | NO FEE |
| Next Day Bill Payment | \$9.95 Each |
| Overnight Check | \$14.95 Each |
| Bill Payment Non-Sufficient Funds (NSF) Fee | \$35.00 Each <small>(\$ 25.00 by the Credit Union and \$ 10.00 by CheckFree via direct debit from checking)</small> |

| External Transfer Fees | |
|---|--------|
| <small>(Please note, 1st time transaction will be three days and sending account owner name and receiving account owner name must be identical)</small> | |
| Standard Transfer INTO the Credit Union-three day | NO FEE |
| Standard Transfer INTO the Credit Union-three day | NO FEE |

Federally insured by NCUA

*CO-OP Network is a registered trademark of CO-OP Financial Services.

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| Business Debit Card | |
|---|--------------|
| Initial Card | NO FEE |
| Additional Cards <small>within 12 months of issuance (replacement, defective, worn-out, lost or stolen)</small> | \$5.00 Each |
| Expedite Fee <small>(Card or PIN)</small> | \$50.00 Each |

| Business Checking Transactions | |
|---|--------|
| Withdrawals at American Airlines Credit Union and in-network ATMs | NO FEE |
| First eight withdrawals per month <small>(Applicable at non-network ATMs)</small> | NO FEE |