



FEE SCHEDULE

Effective: January 1, 2018

SHARE & MONEY MARKET ACCOUNTS

Returned Item	\$34.00 per item
<i>Member NSF Check Drawn on Another Financial Institution</i>	
Returned Item	\$10.00 per item
<i>Third Party NSF Check</i>	
Check Cashing	\$5.00 per item
<i>Without AFCU checking account</i>	
Excessive Transactions	\$3.00 per item
<i>Per transaction (transfer / withdrawal / payment to 3rd party) in excess of six (6) per month</i>	
NSF Bank Draft Item	\$34.00 per item
Single Service	\$3.00 per month
<i>If balance < \$100 and >_ 24 years old</i>	

CHECKING ACCOUNTS (INCLUDING MONEY MARKET ACCOUNTS)

Account Reconciliation	\$25.00 per hour
Allegacy Preferred Checking	\$3.00 per month
<i>Fee waived w/average balance of \$250</i>	
Smart Balance Checking	\$4.95 per month
SmartRate Checking	NO SERVICE FEE
Check Printing	Prices vary per style
Overdraft Item Paid	\$34.00 per item
<i>Including courtesy pay</i>	
NSF Fee	\$34.00 per item
Negative Balance	\$5.00 per day
<i>On checking accounts that maintain a negative balance for more than ten (10) consecutive days</i>	
Returned Item	\$34.00 per item
<i>Member NSF check drawn on another financial institution - ACH Return</i>	
Returned Item	\$10.00 per item
<i>Third Party NSF Check</i>	
Stop Payment	\$30.00 per request
Verification of Deposit	\$10.00 per item
Photocopy of Check	\$1.50 per check
Plus Benefits Package	\$3.00 per item
<i>With Allegacy Preferred Checking</i>	
Plus Benefits Package	\$6.00 per item
<i>With SmartRate Checking</i>	

OTHER SERVICES

Loan Research	\$25.00 per hour
<i>If credit union error, no charge</i>	
Additional Tax Reporting Forms	\$5.00 per form
Early Closure Fee	\$10.00 per account
<i>180 days of account opening</i>	
Inactive Account Fee	\$5.00 per month
<i>Six (6) months with no activity</i>	
Dormant Account Fee	\$5.00 per quarter
<i>Twelve (12) months with no activity</i>	
Escheat	\$40.00 per account
Rolled Coin	10¢ per roll after 10
Coin Machine	3% member
	8% non-member
Item Sent for Collection	\$5.00 per item plus expenses
Levies & Garnishment	\$40.00 per item
NSF Bank Draft Item	\$34.00 per item
Exchange AFCU Check (non-member)	\$10.00 per item
Cash AFCU Check (non-member)	\$5.00 per item
Incoming Wire Fee	\$5.00 per transaction
Outgoing Wire - Domestic	\$20.00 per transfer
Outgoing Wire - International	\$45.00 per transfer
Interim Account History	\$2.00 per item
Special or Duplicate Statement	\$2.00 per statement
Returned Mail	\$2.00 per month
Fax / Copy / Letter Fee	\$1.00 per page
Teller's Check	\$3.00 per check
Returned Wire Fee	\$34.00 per item

ELECTRONIC FUND TRANSFER FEES

Funds Transfer Inbound	NO CHARGE
ATM Withdrawal / Transfer	\$1.00 per item
<i>Non-Allegacy owned ATMs</i>	
ATM Inquiry	50¢ per inquiry
<i>Non-Allegacy owned ATMs</i>	
Electronic Same Day Payments (WebBanking)	\$5.00 per payment
Next Day Check Payment (WebBanking)	\$25.00 per payment
Phone Banking Transaction	NO CHARGE
Visa Debit Card Transaction	NO CHARGE
Visa Debit Card Re-Issue	\$10.00 per request
Visa Debit Card/ Rush Request	\$35.00 per request
Expedited Pay by Phone	\$12.00 per item
External Transfers -standard	\$3.00 up to \$10k per transfer/\$5.00 >\$10k
External Transfers -next day	\$5.00 per transfer
PopMoney - next day	\$1.00 per transfer

CREDIT UNION MEMBERSHIP

Membership Share	\$5.00 par value
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Allegacy is federally insured by the NCUA.

The fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information for your accounts, please contact the Credit Union. Revised 01.01.2018