

# Fee Schedule

**Insufficient Funds Item (Paid) .....** \$29.00 / item  
*member's check, ACH, or debit item is paid when account balance does not have sufficient funds to cover it (if opted in to Standard or Enhanced Overdraft Protection services)*

**Insufficient Funds Item (Returned) .** \$29.00 / item  
*member's check or ACH item is returned unpaid when account balance does not have sufficient funds to cover it*

**Returned Check Deposit .....** \$11.00 / item  
*member presents third-party check that does not have sufficient funds to clear*

**Check Cashing .....** \$5.00 / item  
*without Allegacy checking account*

**Excessive Transactions .....** \$5.00 / item  
*per transaction (transfer, withdrawal, payment to third-party) in excess of six (6) per month for Savings and Money Market accounts*

**Single Service .....** \$3.00 / month  
*if balance <\$100 and >24 years old*

**Inactive Account Fee .....** \$5.00 / month  
*no member activity in all accounts for 1 year or longer; charged per account*

**Dormant Account Fee.....** \$5.00 / month  
*no member activity in all accounts for 3 years or longer; charged per account*

**Item Sent for Collection.....** \$5.00 / item  
 plus expenses

**Levies & Garnishment .....** \$65.00 / item

**Early Closure Fee.....** \$10.00 / account  
*within 180 days of account opening*

**Verification of Deposit .....** \$10.00 / item

**Returned Mail .....** \$2.00 / month

**Skipped Payment.....** \$25.00 / payment

## OTHER SERVICES:

**Stop Payment .....** \$30.00 / request

**Teller's Check .....** \$5.00 / check

**Rolled Coin .....** 10¢ / roll after 10

**Photocopy of Check .....** \$1.50 / item

**Fax/Copy Letter Fee.....** \$1.00 / page

**Additional Tax Reporting Forms .....** \$5.00 / form

**Research .....** \$25.00 / hour

**Exchange AFCU Check non-member** \$10.00 / item

**Interim Account History .....** \$2.00 / item

**Special Duplicate Statement .....** \$2.00 / statement

## WIRE TRANSFER FEES

**Incoming Wire Fee.....** \$10.00 / wire

**Outgoing Domestic Online .....** \$20.00 / wire

**Outgoing Domestic In Person .....** \$25.00 / wire

**Outgoing International Online .....** \$35.00 / wire

**Outgoing International In Person ....** \$45.00 / wire

**Returned Wire Fee.....** \$34.00 / wire

**ALLEGACY FEDERAL CREDIT UNION**

*effective 11.01.2024*



## ELECTRONIC FUND TRANSFER FEES:

<b>ATM Withdrawal / Transfer .....</b>	<b>\$1.00 / item</b> <i>non-Allegacy owned ATMs</i>
<b>ATM Inquiry .....</b>	<b>50¢ / inquiry</b> <i>non-Allegacy owned ATMs</i>
<b>Same Day WebBanking Payments...</b>	<b>\$5.00 / payment</b> <i>Electronic</i>
<b>Next Day WebBanking Payments ....</b>	<b>\$25.00 / payment</b> <i>Check</i>
<b>Expedited Pay by Phone .....</b>	<b>\$12.00 / item</b>
<b>External Transfers – standard .....</b>	<b>\$3.00 up to \$10k</b> <b>per transfer</b> <b>\$5.00 &gt;\$10k</b>
<b>External Transfers – next day.....</b>	<b>\$5.00 / transfer</b>

## CREDIT UNION MEMBERSHIP:

<b>Membership Share.....</b>	<b>\$5.00 par value</b> <i>required to maintain membership</i>
<b>Escheatment Fee .....</b>	<b>\$40.00 / account</b> <i>all accounts inactive for 5 years; remaining funds transferred to State in accordance with current law</i>

## CREDIT CARD / DEBIT CARD FEES:

<b>Foreign Transaction Fee .....</b>	<b>1% / transaction</b>
<b>Late Fee.....</b>	<b>Lesser of \$25.00 or minimum due</b>
<b>Cash Advance Fee .....</b>	<b>2% / transaction</b> <i>\$10 minimum</i>
<b>Plastic Card Replacement.....</b>	<b>\$10.00 / request</b>
<b>Plastic Card / Rush Request.....</b>	<b>\$35.00 / request</b>

## CHECKING ACCOUNT FEES:

<b>Allegacy Preferred .....</b>	<b>\$3.00 / month</b> <i>monthly service fee waived if average monthly balance is greater than \$250</i>
<b>Digital Best Checking .....</b>	<b>\$4.95 / month</b> <i>monthly service fee waived with direct deposit</i>
<b>Paper Statement Fee .....</b>	<b>\$2.00 / account</b> <i>applies to Digital Best and SmartRate Checking account types only; - Digital Best: waived with eStatements - SmartRate: waived with eStatements or if primary owner is &lt;18 years old</i>

ALLEGACY IS FEDERALLY INSURED BY THE NCUA

*Fees are accurate and effective for accounts as of the Effective Date indicated on this Fee Schedule. If you have any questions or require current rate or fee information for your accounts please contact the Credit Union.*

*For additional information on Business Fees, please contact your Business Services Officer.*

**ALLEGACY FEDERAL CREDIT UNION**

*effective 11.01.2024*

