

Fee Schedule

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

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

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

Dormant Account Fee..... \$5.00 / month
*Savings – 3 years
 Money Market – 2 years
 Checking – 1 year
 Retirement – 3 years after 72nd birthday*

Inactive Account Fee \$5.00 / month
*Savings – 1 year
 Money Market – 1 year
 Checking – 6 months*

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

Levies & Garnishment \$65.00 / item

Early Closure Fee..... \$10.00 / account
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

Coin Machine 3% member
 8% non-member
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 08/01/2023



Fee Schedule *continued...*

ELECTRONIC FUND TRANSFER FEES:

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

CREDIT UNION MEMBERSHIP:

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

CREDIT CARD / DEBIT CARD FEES:

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

CHECKING ACCOUNT FEES:

Allegacy Preferred	\$3.00 / month
<i>monthly fee waived if average monthly balance is greater than \$250.00</i>	
Digital Best Checking	\$4.95 / month
<i>monthly fee waived with direct deposit printed monthly statement</i>	
SmartRate Checking	\$2.00 / statement
<i>printed monthly statement; waived with eStatements or if primary owner is <18 years old</i>	

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