

Fee Schedule

Overdraft Paid or Returned Item ..	\$34.00 / item
<i>member NSF check drawn on another financial institution</i>	
Returned Deposit Item	\$11.00 / item
<i>third-party NSF check</i>	
Check Cashing	\$5.00 / item
<i>without Allegacy Checking Account</i>	
Excessive Transactions	\$5.00 / item
<i>per transaction (transfer, withdrawal, payment to third-party) in excess of six (6) per month</i>	
Single Service	\$3.00 / month
<i>if balance <\$100 and >24 years old</i>	
Continuous Overdraft Fee	\$5.00 / day
<i>on checking accounts that maintain a negative balance for more than ten (10) consecutive days</i>	
Dormant Account Fee	\$5.00 / month
<i>Savings – 3 years</i>	
<i>Money Market – 2 years</i>	
<i>Checking – 1 year</i>	
<i>Retirement – 3 years after 72nd birthday</i>	
Inactive Account Fee	\$5.00 / month
<i>Savings – 1 year</i>	
<i>Money Market – 1 year</i>	
<i>Checking – 6 months</i>	
Item Sent for Collection	\$5.00 / item
plus expenses	
Levies & Garnishment	\$65.00 / item
Early Closure Fee	\$10.00 / account
<i>180 days of account opening</i>	
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
Cash AFCU Check non-member	\$5.00 / item
Interim Account History	\$2.00 / item
Special Duplicate Statement	\$2.00 / statement

WIRE TRANSFER FEES:

Incoming Wire Fee	\$10.00 / per wire
Outgoing Domestic Online	\$20.00 / per wire
Outgoing Domestic In Person	\$25.00 / per wire
Outgoing International Online	\$35.00 / per wire
Outgoing International In Person ..	\$45.00 / per wire
Returned Wire Fee	\$34.00 / per wire



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
PopMoney – next day	\$1.00 / 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>	

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 service fee waived if average monthly balance is greater than \$250.00</i>	
Digital Best Checking	\$4.95/month
<i>monthly service fee waived with direct deposit</i>	
	<i>printed monthly statement</i> \$2.00/month

HSA FEES:

HSA Web Portal Fee	\$3.65 / month
<i>for HSAs opened directly with Allegacy; may not apply if HSA is administered via employer's relationship with Allegacy Benefit Solutions (ABS)</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.

