

Fee Schedule

Overdraft Paid or Returned Item .. \$34.00 / item
member NSF check drawn on another financial institution

Returned Deposit Item \$11.00 / item
third-party NSF check

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

Continuous Overdraft Fee \$5.00 / day
on checking accounts that maintain a negative balance for more than ten (10) consecutive days

OTHER SERVICES:

Teller's Check \$5.00 / check

Stop Payment \$30.00 / request

Verification of Deposit \$10.00 / item

Photocopy of Check \$1.50 / item

Research \$25.00 / hour
if credit union error, no charge

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

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

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

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

Escheat \$40.00 / account

Rolled Coin 10¢ / roll after 10

Coin Machine 3% member
 8% non-member

Item Sent for Collection \$5.00 / item
 plus expenses

Levies & Garnishment \$65.00 / item

Exchange AFCU Check non-member \$10.00 / item

Cash AFCU Check non-member \$5.00 / item

Incoming Wire Fee \$10.00 / transaction

Outgoing Wire – Domestic \$20.00 / transaction

Outgoing Wire – International \$45.00 / transaction

Interim Account History \$2.00 / item

Special Duplicate Statement \$2.00 / statement

Returned Mail \$2.00 / month

Fax/Copy Letter Fee \$1.00 / page

Returned Wire Fee \$34.00 / item



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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
Next Day WebBanking Payments ...	\$25.00 / payment
Plastic Card Replacement	\$10.00 / request
Plastic Card / Rush Request	\$35.00 / request
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

BUSINESS CREDIT CARD:

Annual Fee	\$30.00 / account
Late Fee	4% / unpaid payment
Cash Advance Fee	3% / transaction
<i>\$10 minimum</i>	
Foreign Transaction Fee	2% / transaction

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 printed monthly statement</i>	
	\$2.00/month

CREDIT UNION MEMBERSHIP:

Membership Share	\$5.00 par value
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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.



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