



FEE SCHEDULE

Effective: January 20, 2017

SHARE & MONEY MARKET ACCOUNTS

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| 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)

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| 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

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| 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

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| 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 Check Card Transaction | NO CHARGE |
| Visa Check Card Re-Issue | \$10.00 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 dav | \$5.00 per transfer |
| PopMoney - next day | \$1.00 per transfer |

CREDIT UNION MEMBERSHIP

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| 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 01.01.2016