**FEE SCHEDULE**  
Effective: January 20, 2017

### SHARE & MONEY MARKET ACCOUNTS
- **Returned Item**  
  Member NSF Check Drawn on Another Financial Institution  
  $34.00 per item

- **Returned Item**  
  Third Party NSF Check  
  $10.00 per item

- **Check Cashing**  
  Without AFCU checking account  
  $5.00 per item

- **Excessive Transactions**  
  Per transaction (transfer/withdrawal/payment to 3rd party) in excess of six (6) per month  
  $3.00 per item

- **NSF Bank Draft Item**  
  $34.00 per item

- **Single Service**  
  $3.00 per month

  If balance < $100 and > 2 years old

### CHECKING ACCOUNTS (INCLUDING MONEY MARKET ACCOUNTS)
- **Account Reconciliation**  
  $25.00 per hour

- **Allegacy Preferred Checking**  
  Fee waived w/ average balance of $250  
  $3.00 per month

- **Smart Balance Checking**  
  $4.95 per month

- **SmartRate Checking**  
  NO SERVICE FEE

- **Check Printing**  
  Prices vary per style

- **Overdraft Item Paid**  
  Including courtesy pay  
  $34.00 per item

- **NSF Fee**  
  $34.00 per item

- **Negative Balance**  
  On checking accounts that maintain a negative balance for more than ten (10) consecutive days  
  $5.00 per day

- **Returned Item**  
  Member NSF check drawn on another financial institution - ACH Return  
  $34.00 per item

- **Returned Item**  
  Third Party NSF Check  
  $10.00 per item

- **Stop Payment**  
  $30.00 per request

- **Verification of Deposit**  
  $10.00 per item

- **Photocopy of Check**  
  $1.50 per check

- **Plus Benefits Package**  
  With Allegacy Preferred Checking  
  $3.00 per item

- **Plus Benefits Package**  
  With SmartRate Checking  
  $6.00 per item

### OTHER SERVICES
- **Loan Research**  
  $25.00 per hour

- **Additional Tax Reporting Forms**  
  $5.00 per form

- **Early Closure Fee**  
  $10.00 per account

- **Inactive Account Fee**  
  $5.00 per month

- **Dormant Account Fee**  
  $5.00 per quarter

- **Twelve (12) months with no activity**

- **Escheat**  
  $40.00 per account

- **Rolled Coin**  
  10c per roll after 10

- **Coin Machine**  
  3% 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
- **Funds Transfer Inbound**  
  NO CHARGE

- **ATM Withdrawal / Transfer**  
  Non-Allegacy owned ATMs  
  $1.00 per item

- **ATM Inquiry**  
  50¢ per inquiry

- **Electronic Same Day Payments (WebBanking)**  
  Non-Allegacy owned ATMs  
  $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 day**  
  $5.00 per transfer

- **PopMoney - next day**  
  $1.00 per transfer

### CREDIT UNION MEMBERSHIP
- **Membership Share**  
  $5.00 par value

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