

Personal Fee Schedule

Effective November 15, 2024



Checking Accounts

Benefits Checking

Monthly Service Fee \$15.00

Service fee waived if either of the following:

- There is a \$2,000 direct deposit monthly
- 20 debit card transactions* per month

Classic Checking

Monthly Service Fee \$5.00

Service fee waived if either of the following:

- There is a \$1,000 direct deposit monthly
- 10 debit card transactions* per month

**Each debit card transaction must be at least \$10.00.*

Free Checking, Student Checking and Opportunity Checking

Monthly Service Fee \$0

- **No monthly service fee.**
- **No minimum balance requirement.**

Savings Accounts

Share Savings

Monthly Service Fee \$7.50

Service fee waived if any of the following:

- An active AFCU checking account, an open line of credit, an active credit card, or loan with AFCU
- \$250 cumulative average daily balance of combined deposit accounts (savings, checking, money market)
- direct deposit to savings or checking (\$500 monthly aggregate requirement)
- if you are under age 23.

Savings Plus and Growth Plus Money Market

Monthly Service Fee \$0

Other Services

Account Services

Check orders prices vary
Dormant accounts \$15.00 per month

Fee applies after 12 months with no financial activity

Foreign Check Collection \$35.00
Garnishment/levy services \$100.00
Membership fee (one-time) \$10.00
Money orders \$5.00
Official check \$5.00
Paper statement (mailed) \$5.00/statement
Research (reconciliation) fee at member's request \$25.00/hr

Research fee waived if error was made by credit union

Returned check deposit \$15.00
Returned mail/invalid address \$5.00
Shared Branch Transactions \$10.00 each
Stop payment \$30.00
Temporary checks \$3.00/sheet
Unclaimed property filing \$100.00

ATM/Debit Transactions

International service fee 3.0%

International service fee is charged for all transactions completed in a foreign currency.

Non-AFCU ATM Transactions \$2.00 each

Overdraft

Courtesy Pay to cover overdraft \$35.00
Nonsufficient funds \$35.00
Returned check, ATM, ACH or debit card, or Visa® overdraft
Overdraft protection transfer \$3.00

Wire Services

Incoming \$10.00
Outgoing (domestic) \$25.00
Outgoing (non-domestic) \$75.00 per \$50,000.00
Wire message (non-domestic) \$25.00

Complimentary Services

- Use of Addition Financial ATMs and Publix Presto! ATMs
- AddsUp Savings and Early Pay
- Digital services: Mobile app, Zelle, Bill Pay, instant transfer, mobile wallet, and more
- No fee transfers by digital banking, mobile app, or telephone banking
- Electronic statements
- Notary Services

