

# Fee Schedule

Effective January 1, 2020

## General Fees

|   |                   |
|---|-------------------|
| ACH originated return.....  | \$15.00           |
| Check or statement copy .....   | \$5.00            |
| Check orders.....   | prices vary       |
| Courtesy Pay overdraft.....   | \$35.00           |
| Dormant accounts.....   | \$10.00 per month |
| <i>Fee applies after 12 months with no financial activity</i>   |                   |
| Escheated account .....   | \$50.00           |
| Foreign check collection .....  | \$35.00           |
| Garnishment/levy services.....  | \$100.00          |
| Membership fee (one-time).....  | \$10.00           |
| Minimum share balance fee.....  | \$7.50 per month  |
| <i>Fee waived if you have ANY of the following: 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); or if you are under age 23.</i> |                   |
| Money orders.....   | \$5.00            |
| Nonsufficient funds.....  | \$35.00           |
| <i>Returned check, ATM, ACH or debit card, or Visa® overdraft</i>   |                   |
| Official check .....  | \$5.00            |
| Overdraft protection from share account.....  | \$3.00            |
| <i>Limited by Regulation D</i>  |                   |
| Reconciliation research service.....  | \$20.00 per hour  |
| Returned check deposit.....   | \$15.00           |
| Returned mail/invalid address .....   | \$5.00            |
| Stop payment.....   | \$25.00           |
| Temporary checks .....  | \$3.00/sheet      |

## Bill Pay

|   |        |
|---|--------|
| Online Bill Payer inactivity fee .....  | \$8.00 |
| <i>This fee is assessed if Bill Payer is not used to pay at least one bill within a 90-day period</i> |        |

## Card Services

|  |         |
|--|---------|
| Debit card replacement.....  | \$5.00  |
| <i>3 free replacements per calendar year</i>                                   |         |
| Express mail or card delivery.....   | \$25.00 |
| International service fee.....   | 3%      |
| <i>International service fee waived for Premier Rewards credit cardholders</i> |         |

## Loans

|   |                     |
|---|---------------------|
| Late fees consumer/real estate loans.....                                 | 5% pymt, min \$5.00 |
| Loan application fee (based on loan type) .....                           | up to \$45.00       |
| <i>Mortgage origination or refinancing fee disclosed upon application</i> |                     |
| Pay-by-Phone (one time) .....   | \$8.00              |

|   |         |
|---|---------|
| Pay-by-Phone (recurring).....                 | FREE    |
| Skip-A-Pay.....                               | \$15.00 |
| Verification of deposit/mortgage payoff ..... | \$10.00 |

## Safe Deposit Box

|                                       |          |
|---------------------------------------|----------|
| Safe Deposit Box Annual Rental:       |          |
| 3 x 5 =                               | \$40.00  |
| 3 x 10 =                              | \$60.00  |
| 5 x 10 =                              | \$80.00  |
| 10 x 10 =                             | \$125.00 |
| Safe Deposit Box drilling .....       | \$150.00 |
| Safe Deposit Box key replacement..... | \$5.00   |

## Wire Transfers

|  |         |
|--|---------|
| Incoming.....                                  | \$10.00 |
| Outgoing (domestic) .....                      | \$30.00 |
| Western Union® Quick Cash (non-domestic) ..... | \$55.00 |
| Outgoing (non-domestic) .....                  | \$50.00 |
| Non-domestic wire message .....                | \$25.00 |

## Foreign Transactions

|  |             |
|--|-------------|
| Non-Addition Financial ATM Transactions .....                    | \$1.75 each |
| <i>ATM owner/operator may charge additional fees (surcharge)</i> |             |
| Shared Branch Transactions.....                                  | \$1.75 each |

*Certain charges subject to change without notice.*

## Complimentary Services

- Use of Addition Financial ATMs or Presto! ATMs located at every Publix
- Notary service
- No fee for transfers by online banking, mobile banking, or telephone banking
- Online banking with free mobile apps
- Mobile banking with mobile check deposit
- Free account statements