



Atlanta Postal Credit Union
A TRADITION OF SERVICE

Fee Schedule
 Effective March 14, 2017

Share (Savings) Account Fees

Monthly fee	\$0.00
Account closing fee	\$25.00 within 90 days of account open date
Withdrawal fee	\$2.00 per withdrawal in excess of five (5) free per quarter
Deposited checks returned unpaid	\$15.00
Dormant account fee	\$60.00 – Share account is dormant and closed after five (5) years of inactivity
Statement copy - activity since last statement	\$5.00
Statement copy / Other copies	\$5.00 per statement
Non-Sufficient Funds (NSF) fee – ATM / Pre-authorized	\$30.00

Share Draft (Checking) Account Fees

Monthly service charge	\$5.00 per month or free with Direct Deposit, Platinum Advantage Checking, Full-time student, or \$250 minimum balance
Per-check written charge	\$0.00
Deposited checks returned unpaid	\$15.00
Stop Payment fee	\$30.00
Non-Sufficient Funds (NSF) fee – items returned unpaid that were created by check, in-person withdrawals, ATM, or electronic means.	\$30.00
Courtesy Pay / NSF fee – items paid that were created by check, in-person withdrawals, ATM, or electronic means.	\$30.00
Copy of a draft	\$2.00 per copy
Automatic transfer from savings account to cover overdraft	\$5.00 per transfer
Statement copy – activity since last statement	\$5.00
Statement copy – other copies	\$5.00 per statement
Dormant account fee	\$12.00 annually – Checking account is dormant after 12 months of inactivity
Check printing	Cost depends upon the style of check ordered

Electronic Services Fees

Internet Branch access*	Free
Audio response service	Free
ACH Stop Payment	\$30.00
Bill Pay service*	Free
Bill Pay provider Stop Payment fee	\$30.00
Temporary checks / deposit slips	Free

VISA Check Card / ATM Fees

Annual fee	\$0.00
ATM withdrawals – APCU owned ATMs**	\$0.00
Card replacement	\$10.00 after one free annually
Additional cards on account	\$0.00
VISA Check Card signature based transactions	\$0.00
Balance inquiry	\$0.00
ATM – Non-member fee	\$3.00
VISA Check Card / ATM withdrawals – Non-APCU owned**	\$1.00 per transaction after eight (8) free per month. Free to Platinum Advantage Checking Account holders.

VISA Credit Card Account Fees

Annual fee	\$0.00
Balance transfer	N/A
Cash advance / VISA Credit Card ATM withdrawal	\$5.00
Foreign transaction	Up to 1% of each transaction in US Dollars

VISA Credit Card Account Fees (continued)

Pay by phone	Up to \$10.00
Late payment	Up to \$20.00
Over-the-Credit Limit	Up to \$30.00 if opted into this service
Returned payment	Up to \$15.00
VISA statement or sales receipt documents	\$5.00
NSF Convenience Check	Up to \$15.00
Convenience Checks	\$0.00
Replacement card	\$10.00 after one free annually
Rush card order fees	\$25.00

Holiday Club Fees

Withdrawal fee	\$10.00 – Fee not assessed for withdrawals made in November or December
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Vacation Club Fees

Withdrawal fee	\$10.00 – two free withdrawals during club year January 1st – December 31st
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Individual Retirement Account Fees

Annual fee	\$0.00
Institutional transfer to another financial institution	\$0.00

Other Fees

Wire transfer – incoming / domestic	\$0.00
Wire transfer – incoming / international	\$0.00
Wire transfer – outgoing / domestic	\$15.00
Wire transfer – outgoing / international	\$50.00
Research / reconciling accounts	\$0.00
American Express Travelers Cheques with direct deposit	\$0.00
American Express Travelers Cheques without direct deposit	\$.50 per \$100
AMEX Gift Cheques	\$2.50 per check
AMEX Cheques for Two	\$.50 per \$100
Cash items sent for collection / domestic	\$10.00
Cash items sent for collection / international	\$20.00
Processing garnishments and levies***	\$75.00
Check cashing	\$5.00 for non-member postal paychecks
Speed Pay	\$8.00
Returned loan payment fee	\$15.00
Skip-a-Pay	\$25.00

External Transfer Services**Account to Account Transfers**

Standard Transfer Out (3 Business Days)	\$3.50
Standard Transfer In (3 Business Days)	Free
Next-Day Transfer Out (Next Business Day)	\$5.00
Next-Day Transfer In (Next Business Day)	Free

Popmoney® (Person to Person Transfers)

Standard Delivery (3 Business Days)	\$3.50
Express Delivery (Next Business Day)	\$5.00
Request Money Fee:	\$1.50

Other External Transfer Service Fees

Stop Payment	\$30.00
ACH Return Fee	\$40.00

* Third party Internet service provider fees may apply.

** Other fees may be assessed at ATMs owned by financial institutions other than APCU.

*** Or such other rate as may be set by law. Fee applies to each legal order or process that directs APCU to freeze, attach, or withhold funds or other property.