

# Revised Fee Schedule

Changes Effective March 1, 2018



## 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
<b>Deposited checks returned unpaid</b>	<b>\$32.00</b>
Statement copy - activity since last statement	\$5.00
Statement copy / Other copies	\$5.00 per statement
<b>Non-Sufficient Funds (NSF) fee – ATM / Pre-authorized</b>	<b>\$32.00</b>

## Checking Account Fees

Per-check written charge	\$0.00
<b>Deposited checks returned unpaid</b>	<b>\$32.00</b>
<b>Stop Payment fee</b>	<b>\$32.00</b>
<b>Non-Sufficient Funds (NSF) fee – items returned unpaid that were created by check, in-person withdrawals, ATM, or electronic means.</b>	<b>\$32.00</b>
<b>Courtesy Pay / NSF fee – items paid that were created by check, in-person withdrawals, ATM, or electronic means.</b>	<b>\$32.00</b>
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
Check orders/reordering	Cost depends upon the style of check ordered
Temporary checks	Free

## 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

## VISA Check Card / ATM Fees

Annual fee	\$0.00
ATM withdrawals – APCU owned ATMs	\$0.00
Card replacement	\$10.00 after one free annually
<b>Rush card order fee</b>	<b>\$25.00</b>
VISA Check Card signature based transactions	\$0.00
Balance Inquiry	\$0.00
<b>Transfers between accounts at ATMs</b>	<b>\$0.75</b>
<b>VISA Check Card / ATM withdrawals – Non-APCU owned**</b>	<b>\$1.50 per transaction after four (4) free per month.</b>
<b>ATM Card – new card</b>	<b>Free</b>
<b>ATM Card - Rush Order</b>	<b>\$25.00</b>
<b>ATM Card - replacement</b>	<b>\$10.00 after one free annually</b>
<b>Preauthorized debit Stop Payment Fee</b>	<b>\$32.00</b>

## Electronic Services Fees

Internet Branch access*	Free
Audio response service	Free
<b>ACH Stop Payment</b>	<b>\$32.00</b>
Bill Pay service*	Free
<b>Bill Pay provider Stop Payment fee</b>	<b>\$32.00</b>

### VISA Credit Card Fees

Annual fee	\$0.00
Balance Transfer	N/A
<b>Cash Advance / VISA Credit Card ATM withdrawal</b>	<b>2% of the transaction amount</b>
Foreign transaction	Up to 1% of each transaction in US Dollars
Pay by phone	Up to \$10.00
<b>Late payment</b>	<b>Up to \$25.00 for first occurrence, up to \$35.00 for subsequent occurrences Up to \$37, if opted into this service</b>
<b>Over-the-Credit Limit</b>	
<b>Returned payment</b>	<b>Up to \$32.00</b>
VISA statement or sales receipt documents	\$5.00
<b>NSF Convenience Check</b>	<b>Up to \$32.00</b>
Convenience Checks	\$0.00
Replacement card	\$10.00 after one free annually
Rush card order fees	\$25.00
<b>Preauthorized charge Stop Payment Fee</b>	<b>\$32.00</b>

### 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
<b>Research / reconciling accounts</b>	<b>\$25.00 per hour, one hour minimum</b>
Cash items sent for collection / domestic	\$10.00
Cash items sent for collection / international	\$20.00
Processing garnishments and levies***	\$75.00
<b>Inactive account fee</b>	<b>\$5.00 per month after 12 consecutive months of inactivity and a balance of less than \$250.00, not to exceed \$60.00 per occurrence. Account is considered inactive if no deposit or withdrawal transactions occur in a twelve (12) consecutive month period. \$60.00 after five consecutive (5) years of inactivity.</b>
<b>Abandon Property Fee (Dormant Account)</b>	
Check cashing	\$5.00 for non-member postal paychecks
Speed Pay	\$8.00
<b>Returned loan payment fee</b>	<b>\$32.00</b>
Skip-a-Pay	\$25.00
<b>Return Mail fee (per occurrence)</b>	<b>\$5.00</b>
<b>Cashier's Checks</b>	<b>\$5.00 if made payable to other than Primary Member or Joint owners only</b>

### External Transfer Services

<b>Account to Account Transfers</b>	
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
<b>Popmoney® (Person to Person Transfers)</b>	
Standard Delivery (3 Business Days)	\$3.50
Express Delivery (Next Business Day)	\$5.00
Request Money Fee	\$1.50
<b>Other External Transfer Service Fees</b>	
<b>Stop Payment</b>	<b>\$32.00</b>
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.