

Fee Schedule

Insufficient Funds Item (Paid)	\$29.00 / item	Returned Mail	\$2.00 / month
<i>member's check, ACH, or debit item is paid when account balance does not have sufficient funds to cover it (if opted in to Standard or Enhanced Overdraft Protection services)</i>		Skipped Payment	\$25.00 / payment
Insufficient Funds Item (Returned) ..	\$29.00 / item	OTHER SERVICES:	
<i>member's check or ACH item is unpaid when account balance does not have sufficient funds to cover it</i>		Stop Payment	\$30.00 / request
Returned Check Deposit	\$11.00 / item	Teller's Check	\$5.00 / check
<i>member presents third-party check that does not have sufficient funds to clear</i>		Rolled Coin	10¢ / roll after 10
Check Cashing	\$5.00 / item	Photocopy of Check	\$1.50 / item
<i>without Allegacy checking account</i>		Fax/Copy Letter Fee	\$1.00 / page
Excessive Transactions	\$5.00 / item	Additional Tax Reporting Forms ..	\$5.00 / form
<i>per transaction (transfer, withdrawal, payment to third-party) in excess of six (6) per month for Savings and Money Market accounts</i>		Research	\$25.00 / hour
Single Service	\$3.00 / month	Exchange AFCU Check non-	\$10.00 / item
<i>if balance <\$100 and >24 years old</i>		Interim Account History	\$2.00 / item
Inactive/Dormant Fee	\$5.00 / month	Special Duplicate Statement	\$2.00 / statement
<i>Inactive: no member activity in all accounts for 1 year or longer; charged per account</i>		WIRE TRANSFER FEES:	
<i>Dormant: no member activity in all accounts for 3 years or longer; charged per account</i>		Incoming Wire Fee	\$10.00 / wire
Item Sent for Collection	\$5.00 / item plus expenses	Outgoing Domestic Online	\$20.00 / wire
Levies & Garnishment	\$65.00 / item	Outgoing Domestic In Person	\$25.00 / wire
Early Closure Fee	\$10.00 / account	Outgoing International Online	\$35.00 / wire
<i>within 180 days of account opening</i>		Outgoing International In Person	\$45.00 / wire
Verification of Deposit	\$10.00 / item	Returned Wire Fee	\$34.00 / wire

ELECTRONIC FUND TRANSFER FEES:

ATM Withdrawal / Transfer	\$1.00 / item
<i>non-Allegacy owned ATMs</i>	
ATM Inquiry	50¢ / inquiry
<i>non-Allegacy owned ATMs</i>	
Expedited Bill Payments	\$25.00 / payment
<i>Check</i>	
Expedited Pay by Phone	
<i>Routing/Account Number (up to \$4,000)</i>	
	\$12.00 / payment
<i>External Debit/Credit Card (up to \$5,000)</i>	
	\$12.00 / \$1,000
<i>*External debit/credit card payments are</i>	
	paid
<i>a fee for each \$1,000 of the payment amount</i>	
External Transfers – Same Day	\$3.00 / transfer

CREDIT UNION MEMBERSHIP:

Membership Share	\$5.00 par value
<i>required to maintain membership</i>	
Abandoned Property Escheatment Fee	\$40.00 / account

CREDIT CARD / DEBIT CARD FEES:

Foreign Transaction Fee	1% / transaction
Late Fee	Lesser of \$25.00 minimum due
Cash Advance Fee	2% / transaction
<i>\$10 minimum</i>	
Plastic Card Replacement	\$10.00 / request
Plastic Card / Rush Request	\$35.00 / request

CHECKING ACCOUNT FEES:

Allegacy Preferred	\$3.00 / month
<i>monthly service fee waived if average monthly balance is greater than \$250</i>	
Paper Statement Fee	\$2.00 / account
<i>applies to Digital Best and SmartRate Checking account types only;</i>	
<i>- Digital Best: waived with eStatements</i>	
<i>- SmartRate: waived with eStatements or if primary owner is <18 years old</i>	