Allegacy FINANCIAL™

Fee Schedule

Insufficient Funds Item (Paid) ..... *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)*	$29.00 / item
Insufficient Funds Item (Returned) .. *member's check or ACH item is unpaid when account balance does not have sufficient funds to cover it*	$29.00 / item
Returned Check Deposit ..... *member presents third-party check that does not have sufficient funds to clear*	$11.00 / item
Check Cashing ..... *without Allegacy checking account*	$5.00 / item
Excessive Transactions ..... *per transaction (transfer, withdrawal, payment to third-party) in excess of six (6) per month for Savings and Money Market accounts*	$5.00 / item
Single Service ..... *if balance <$100 and >24 years old*	$3.00 / month
Inactive/Dormant Fee ..... *Inactive: no member activity in all accounts for 1 year or longer; charged per account* *Dormant: no member activity in all accounts for 3 years or longer; charged per account*	$5.00 / month
Item Sent for Collection	$5.00 / item plus expenses
Levies & Garnishment	$65.00 / item
Early Closure Fee ..... *within 180 days of account opening*	$10.00 / account
Verification of Deposit	$10.00 / item
Returned Mail	$2.00 / month
Skipped Payment	$25.00 / payment

OTHER SERVICES:

Stop Payment	$30.00 / request
Teller's Check	$5.00 / check
Rolled Coin	10¢ / roll after 10
Photocopy of Check	$1.50 / item
Fax/Copy Letter Fee	$1.00 / page
Additional Tax Reporting Forms ..	$5.00 / form
Research	$25.00 / hour
Exchange AFCU Check non-	$10.00 / item
Interim Account History	$2.00 / item
Special Duplicate Statement	$2.00 / statement

WIRE TRANSFER FEES:

Incoming Wire Fee	$10.00 / wire
Outgoing Domestic Online	$20.00 / wire
Outgoing Domestic In Person	$25.00 / wire
Outgoing International Online	$35.00 / wire
Outgoing International In Person	$45.00 / wire
Returned Wire Fee	$34.00 / wire

ELECTRONIC FUND TRANSFER FEES:

ATM Withdrawal / Transfer ..... *non-Allegacy owned ATMs*	$1.00 / item
ATM Inquiry ..... *non-Allegacy owned ATMs*	50¢ / inquiry
Expedited Bill Payments ..... *Check*	$25.00 / payment
Pay by Phone	$12.00 / payment
External Transfers – Same Day	$3.00 / transfer

CREDIT UNION MEMBERSHIP:

Membership Share ..... *required to maintain membership*	$5.00 par value
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 ..... *$10 minimum*	2% / transaction
Plastic Card Replacement	$10.00 / request
Plastic Card / Rush Request	$35.00 / request

CHECKING ACCOUNT FEES:

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