

## Member Account Service Charges

This Service Charge Schedule for all accounts sets forth certain fees and charges applicable to regular share, share draft, and money market accounts as of December 10, 2011. This schedule is incorporated as part of your account agreement with Advantage Federal Credit Union. You will be notified of changes to these fees.

### Service

ATM Withdrawals at Advantage ATMs	FREE
ATM Withdrawals at Non-Advantage ATMs	FREE
Check cashing, non-member	\$5.00 ea.
Check Copy--Electronic Bill Pay	\$20.00/item
Check Printing	Varies by style
AFCU Bank Check 1 free per month	\$5.00/chk
Deposited Check Returned	\$15.00/item
Early Withdrawal from Holiday Club	\$5.00/w.d.
Early Withdrawal from Spread-the-Check	\$5.00/w.d.
Early Withdrawal from Vacation Club	\$5.00/w.d.
Fax Service - Outgoing (Members Only)	\$2.00/pg
Federal Express plastic card to member	Up to \$50.00
Foreign check collection fee--less than \$200.00	\$10.00/ea.
Foreign check collection fee--more than \$200.00	\$25.00/ea.
Insufficient Funds	\$32.00/Ck
Legal Action Compliance	\$50.00
Mail Returned from Post Office / Address Change	\$2.00/item
Money Order	\$2.00/ea.
Overdraft Fee	\$32.00/item
Overdraft Transfer Fee (from Savings)	\$4.00/transfer
Protested Item	\$15.00/item
Research or Special Services (\$15.00 minimum)	\$15.00/hr.
Revolving Line of Credit Annual Fee	\$20.00
Smart Pay Overdraft Protection	\$32.00/ea.
Spread-the-Check Ck Issue	\$2.00/Ck
Stop Payment	\$29.00/item
Transfer/Closeout of IRA	\$25.00
Wire Transfer - Domestic	\$20.00/ea.
Wire Transfer - International	\$40.00/ea.

### Inactive Account

--No activity for any account under one member number for a consecutive 12-month period with a balance of \$100 or less.

Excludes accounts owned by minors. \$2.00/mo.

### Smart Money Checking Fee

--Cumulative Average Balance less than \$5,000 \$5.00/mo.

### Money Maker Fee

--Day-end balance less than \$2,000 \$5.00/mo.

### Foreign Transactions

--All foreign VISA ATM withdrawals and POS transactions will be converted to U.S. dollars before being charged to your account in accordance with VISA International regulations for international transactions in effect at the time of the transaction. A rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the Issuer.

**NO MORE MINIMUM RELATIONSHIP REQUIREMENT!**

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