

# Member Account Service Charge Schedule

This Service Charge Schedule for all accounts sets forth certain fees and charges applicable to regular share, share draft, and money market accounts effective March 15, 2017. 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	Charge
Account to Account/Person to Person Failed Transfer	\$32.00/item
AFCU Bank Check (ONE FREE per month)	\$3.00/chk.
ATM Withdrawals at Advantage ATMs	FREE
ATM Withdrawals at Non-Advantage ATMs <sup>1</sup>	FREE
Check Cashing, non-member	\$5.00 ea.
Check Copy	\$2.00/item
Check Copy--Electronic Bill Pay	\$20.00/item
Check Printing	Varies by style
Debit Card Replacement (ONE FREE per year)	\$10.00/ea.
Deposited Check Returned	\$20.00/item
Early Withdrawal from Holiday Club/Spread-the-Check/Vacation Club	\$5.00/w.d.
External Expedited Transfer	\$9.95/item
Fax Service - Outgoing (Members Only)	\$2.00/pg
Federal Express credit/debit card to member-Domestic	Up to \$50.00
Federal Express credit/debit card to member-International	Up to \$250.00
Foreign check collection fee--less than \$200.00	\$10.00/ea.
Foreign check collection fee--more than \$200.00	\$25.00/ea
Inactive Account-No activity for any account under one member number for a consecutive 12-month period with a balance of \$300 or less. Excludes accounts owned by minors.	\$10.00/mo.
GuardID Checking Account	\$7.00/mo.
Insufficient Funds	\$32.00/item
Legal Action Compliance	\$75.00
Mail Returned from Post Office / Address Incorrect	\$5.00/item
Money Maker Fee -Day-end balance less than \$2,000	\$5.00/mo.
Overdraft Fee	\$32.00/item
Overdraft Transfer Fee (from Savings)	\$5.00/transfer
Pay by Phone Loan Payments	\$10.00/item
Privilege Pay Overdraft Protection	\$32.00/ea.
Protested Item	\$15.00/item
Research or Special Services (\$15.00 minimum)	\$15.00/hr.
Revolving Line of Credit Annual Fee	\$20.00
Shared Branching Bank Check, Non-Members	\$3.00/chk.
Skip-A-Payment	\$30.00/each
Smart Money Checking-Cumulative Average Balance less than \$5,000	\$5.00/mo.
Stop Payment	\$32.00/item
Transfer/Closeout of IRA	\$25.00
Wire Transfer - Outgoing Domestic	\$20.00/ea.
Wire Transfer - Outgoing International	\$40.00/ea.
Wire Transfer - Incoming Domestic & International	\$10.00/ea.

## 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.

<sup>1</sup>The owner of the non-AFCU ATM may charge you a fee. ATMs in the ALLPOINT Network are Surcharge Free.

**Check Issue Notice:** Advantage no longer issues checks for Spread-the-Check and Club Accounts (Holiday Club & Vacation Club). Funds will be transferred into your Savings (\$1) account.