



Schedule of Fees & Charges
Effective: October 1, 2018

General Services	Valued	Preferred
Acct Reserarch/Balance (1/2 hr min)	\$40.00/hr.	\$30.00/hr.
Backup Withholding	\$25.00	\$25.00
Check Cashing*	\$5.00	Free
Check Withdrawal to Third Party	\$5.00	\$3.00
Foreign Check Collection Item	\$15.00	\$15.00
Copy of Miscellaneous Items	\$5/pg.	\$3/pg.
Deposited Check Returned	\$35.00	\$35.00
Early Close/Re-Open (w/in 90 days)	\$10.00	\$10.00
Escheat	\$2.00	\$2.00
Inactive Account (after 12 mos)***	\$5/mo.	\$5/mo.
Lien Satisfied Processing	\$15.00	\$15.00
Legal Processes (subpoena, levy, attachment)	\$35.00	\$35.00
Loan Reconsideration (w/in 6 mos)	\$25.00	\$25.00
Money Order	\$4.00	\$2.00
New Member (waived under age 18)	\$10.00	\$10.00
Notary-Non credit union document	\$15.00	\$15.00
Paper Statements (as generated)	\$2.00	\$2.00
Returned Mail - Bad Address	\$5.00	\$5.00
Rush or Overnight Delivery	Varies	Varies
Statement Copies	\$5/pg.	\$3/pg.
Stop Payment - Teller Check	\$35.00	\$35.00
Telephone Check/Transfer/Inquiry	\$2.00	\$2.00
Temporary Checks	\$2/pg.	Free
Verification of Deposit	\$25.00	\$20.00
Wire Transfer-Domestic	\$25.00	\$20.00
Wire Transfer-International	\$40.00	\$40.00
Wire Transfer Trace-International	\$35.00	\$35.00

Shares-IRA Shares-Money Market Certificates-IRA Certificates	Valued	Preferred
Below Minimum - Savings++	\$5/mo.	Free
Below Minimum - MMA (\$2,500 min)	\$20/mo.	\$20/mo.
Excess Withdrawal (over 2/mo)**	\$3.00	\$3.00
IRA Early Withdrawal+	\$25.00	\$25.00
IRA Rollover/Transfer+	\$50.00	\$50.00
W/D Holiday Club	\$25.00	\$25.00
W/D Vacation Club (over 2/year)	\$25.00	\$25.00
Checking Account Services	Valued	Preferred
Account History	\$3.00	Free
Value Checking Monthly♦	\$7.00	Free
eChecking Monthly■	\$2.95	\$2.95
Dividend Checking Monthly♣	\$12/\$10 with eStatements	\$12/\$10 with eStatements
Healthy Start Monthly	\$20	\$20
Check Copy (over 2 per month)	\$5.00	\$5.00
Check Printing	Varies	Varies
Non-Sufficient Funds	\$35.00	\$35.00
Non-Sufficient Funds Paid	\$35.00	\$35.00
Overdraft Transaction	\$5.00	\$5.00
Stop Payment Request	\$35.00	\$35.00
ATM-Debit/Credit-ACH Services	Valued	Preferred
ATM W/D - AHFCU Machines	Free	Free
ATM W/D - CO-OP	Free	Free
ATM W/D - Foreign	\$1.50	\$1.50
Card Replacement	\$10.00	\$10.00
Deposit Error @ CO-OP ATM	\$10.00	\$10.00
Empty Deposit Envelope @ ATM	\$35.00	\$35.00
International Transaction	Varies	Varies
Home Banking Services	Valued	Preferred
Home Banking/Bill Pay	Free	Free
E-Statement	Free	Free

* Balance before deposit less than check amount payroll checks only
 **Excludes electronic transfers/withdrawals
 ***Preferred accounts under \$500
 ♦ Waived with Direct Deposit of \$500/mo.
 ■ Requires eStatements & 15 Debit Card Transactions p/mo. Otherwise \$2.95/mo.
 ♣ Waived with \$1,500 daily checking balance otherwise \$12.00 or \$10.00 with E-Statements.
 In addition to applicable certificate early w/d penalties +
 \$10 - waived for 6 mos. after opening ++