

Schedule of Fees & Charges Effective: March 1, 2024

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

¹ Payroll checks only; if balance before deposit is less than check amount

² If no transactions within 12 month



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Shares-IRA Shares-Money Market Certificates-IRA Certificates	
Below Minimum - Savings ³	\$5/mo.
Below Minimum - MMA (\$2,500 min)	\$20/mo.
Excess Withdrawal (over 2/mo) ⁴	\$3.00
IRA Early Withdrawal ⁵	\$25.00
IRA Rollover/Transfer ⁵	\$50.00
W/D Holiday Club	\$25.00
W/D Vacation Club (over 2/year)	\$25.00
Checking Account Services	
Account History (current month)	\$3.00
Basic Care Checking ⁶	Free
Complete Care Checking	\$6.99/mo.
Advanced Care Checking	\$9.99/mo.
Healthy Start Checking	\$20/mo.
Check Copy (over 2 per month)	\$5.00
Check Printing	Varies
Non-Sufficient Funds	\$30.00
Courtesy Pay Fee	\$30.00
Overdraft Transfer	Free
Stop Payment Request	\$30.00
ATM-Debit/Credit-ACH Services	
ATM W/D - AHFCU Machines	Free
ATM W/D - CO-OP	Free
ATM W/D - Foreign	\$1.50
Card Replacement	\$10.00
Deposit Error @ CO-OP ATM	\$10.00
Empty Deposit Envelope @ ATM	\$30.00
International Transactions	Varies
Home Banking Services	
Digital Banking	Free
Bill Pay	Free
E-Statements	Free
P2P Payments to individuals	Free
³ Waived for first 6 months	
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⁴ Excludes electronic transfers/withdrawals

⁵ In addition to applicable certificate early w/d penalties

⁶ With eStatements otherwise \$3.99 per month