

## Fee Schedule

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

### Debit Card/Credit Card Fees

Foreign ATM Fee (withdrawals & inquiries)	\$1.00
Card Overdraft Fee	\$25.00
ATM Inquiry Fee (first two in a month are free at an A1 ATM)	\$1.00
Foreign Transaction Fee <sup>†</sup> (percent of each transaction in US Dollars)	1%

### Checking Account Fees

Month Premier Checking Low Balance Fee (below \$2,000)	\$5.00
Monthly Money Market Low Balance Fee (below \$5,000)	\$5.00
Overdraft/NSF Fee <sup>**</sup>	\$25.00
Courtesy Pay <sup>**</sup>	\$25.00
Check Printing	Varies by Style

### General Fees

Money Order	\$1.00
Cashier Check	\$2.00
Starter Check (per page)	\$1.00
Statement Copy (per page)	\$2.00
Returned Item Fee <sup>**</sup>	\$25.00
Electronic Fees NSF Fee <sup>**</sup>	\$25.00
Account Reconciliation (per hour)	\$10.00
Account Research	\$10.00
Wire Transfer Fee (domestic)	\$10.00
Garnishment/Levy Processing Fee	\$50.00
Stop Payment	\$25.00
Returned Mail Fee (per month)	\$5.00
Check Copy	\$2.00
Reopen Closed Account	\$5.00
Coin Machine <sup>†</sup> (percent of coin redeemed)	7%
Inactive Account (monthly fee for accounts inactive for two years)	\$2.00
Escheat (one time at escheatment)	\$50.00
Check Cashing Fee <sup>*</sup>	\$5.00

<sup>†</sup>Authorizing a foreign transaction on your debit or credit card is defined as "a transaction that is authorized where the merchant is located outside of the United States at the time the transaction occurs, regardless of your location when the transaction is authorized." This fee will be charged even if the transaction does not involve a currency conversion.

<sup>\*\*</sup>Fee applies when overdraft is created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Fee is charged for each presentment or submission. You will be charged an NSF fee when we return or reject transactions against your account that would exceed your available balance. A transaction that you have authorized (such as a check or an ACH debit) may be presented or submitted multiple times and you could be charged multiple NSF fees if we return or reject the transaction multiple times.

<sup>†</sup>Waived for senior citizens, Independence, and Eagle Earner members when funds are deposited into account.

<sup>\*</sup>Applied to account with balances under \$100 using no additional services.

Last Revised 5/2022 | Last Reviewed 5/2022



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## Business Fee Schedule

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

### Debit Card/Credit Card Fees

Foreign ATM Fee (withdrawals & inquiries)	\$1.00
Card Overdraft Fee	\$25.00
ATM Inquiry Fee (first two in a month are free at an A1CU ATM)	\$1.00
Foreign Transaction Fee <sup>+</sup> (percent of each transaction in US Dollars)	1%

### Checking Account Fees

Monthly Service Fees (minimum balance)	
\$2,000 & up	\$0.00
\$1,000 to \$1,999.99	\$5.00
under \$1,000	\$10.00
Charge per Deposit (checking or savings)	\$0.50
Check Copy	\$2.00
Account Reconciliation (per hour)	\$10.00
Account Research (per hour)	\$10.00
Overdraft/NSF Fee **	\$25.00
Courtesy Pay **	\$25.00
Check Printing – Varies by Style	

### General Fees

Money Order	\$1.00
Cashier Check	\$2.00
Stop Payment	\$25.00
Vinyl Drop Bag No Lock (one time charge)	\$5.00
Cloth Drop Bag With Lock (one time charge)	\$15.00
Statement Copy (per page)	\$2.00
Returned Item Fee	\$5.00
Electronic Funds NSF Fee	\$25.00
Garnishment/Levy Processing Fee	\$50.00
Wire Transfer Fee (Domestic)	\$10.00
Reopen Closed Account	\$5.00
Coin Machine <sup>†</sup> (percent of coin redeemed)	7%
Inactive Account (monthly fee for accounts inactive for 2 years)	\$2.00
Escheat (one time at escheatment)	\$50.00
Check Cashing Fee	\$5.00
Returned Mail Fee (per month)	\$5.00

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