

The rates, fees, and forms applicable to your account at the Credit Union are provided in this Rate & Fee Schedule. The Credit Union may offer other rates for those accounts from time to time.

Effective Date: December 1, 2018

RATE SCHEDULE

	<input type="checkbox"/> Regular Savings	<input type="checkbox"/> Second Savings	<input type="checkbox"/> Holiday Savings	<input type="checkbox"/> IRA Savings	<input type="checkbox"/> Regular Checking
DIVIDENDS					
Dividend Rate	0.100%	0.100%	0.598%	0.499%	0.050% (for balances ≥ \$300)
Annual Percentage Yield	0.10% APY	0.10% APY	0.60% APY	0.50% APY	0.05% APY (for balances ≥ \$300)
Dividends Compounded	Monthly	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly	Monthly
Dividend Period	Calendar Month	Calendar Month	Calendar Month	Calendar Month	Calendar Month
BALANCE REQUIREMENTS					
Minimum Opening Deposit	\$ 5.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00
Minimum Balance to avoid a service fee	---	---	---	---	---
Minimum Balance to Earn the Stated Annual Percentage Yield	\$ 5.00*	---	---	---	\$ 300.00
Balance Method	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance
ACCOUNT LIMITATIONS					
Refer to Agreements & Disclosures for Limitations					

FEE SCHEDULE

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. The account rate may change after the account is opened. Any fees assessed could reduce the earnings on your account. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

Membership

- Membership Share Requirement* \$ 5.00 / Personal Savings
- Inactive Account \$ 5.00 / month
(no activity after two years)

Checking Account

- Custom Check Reorder Varies
- Deposits Received After Overdraft \$ 10.00 / item
- NSF Fee – Insufficient Funds \$ 25.00 / item
(Check, ATM, ACH, Bill Payer)
- Overdraft Transfer *(from savings)* \$ 2.00 / item
- Paid Item *(Check, ATM, ACH, Bill Payer)* \$ 25.00 / item
- Standard Check Reorder One box free / calendar year
Each Additional Box At cost

Money Market Savings Account

- Below Minimum Balance Requirement Fee \$ 10.00 / month

Processing Legal Orders

- Backup Withholding \$ 15.00
- Garnishment, Levy & Subpoena \$ 50.00 / item

Wire Transfers

- Incoming Waived
- Outgoing – domestic \$ 35.00
- Outgoing – international Not Offered

Miscellaneous

- Abandoned Property Fee \$ 35.00 / account
- Account Closing (within 6 months) \$ 25.00
- Account Reconciliation \$ 25.00 / hour
- Account Research \$ 25.00 / hour
- Coin Bank 5% Fee, Waived for Members
- Collection Item Fee \$ 20.00 / item
- Foreign Item Check Collection Fee \$ 25.00 / item
- Notary Fee \$ 5.00 / document
- Printed Copies – Documents, Statements, Checks & Other Items \$ 2.00 per item / \$2.00 per page if research required
- Return Item(s) (deposited/cashed items) \$ 15.00 / item
- Returned Mail Fee \$ 5.00 per month
- Stop Payment–Teller Check, ACH, Checking, ACH Revocation \$ 15.00 / item
- Teller Check(s) to 3rd Party \$ 2.00 / check
(One free per day)
- Travelers Cheques (single) No Charge

ATM/Check Card

- International Transaction Fee Up to 1% of transaction value
- Non APFCU ATM Withdrawal Fee \$ 1.00 / withdrawal after five (5) per month
- Replacement Card \$ 10.00 / card
- Rush Order Fee (Check Card Only) \$ 35.00 / card

Safe Deposit Box Rental

- 3 x 5 x 21 \$ 30.00 / Year
- 5 x 5 x 21 \$ 50.00 / Year
- 3 x 10 x 21 \$ 55.00 / Year
- 5 x 10 x 21 \$ 80.00 / Year