

The fees appearing in this schedule are accurate and effective for accounts as of the Effective Date indicated. Any fees assessed could reduce the earnings on your account. All fees are subject to change without notice. If you have any questions or require current fee information on your accounts, please call the Credit Union at 808-531-3711.

<b>Membership</b>	
Inactive Account (no activity after two years)	\$5.00 / month
<b>Checking</b>	
Checking Balance Under \$300.00	\$5.00 / month
Returned Item - NSF – Insufficient Funds (ACH, ATM, Bill Pay, Check)	\$28.00 / item
Box of Checks (Order / Reorder)	At cost (price varies based on check design)
<b>Business Money Market Savings Account</b>	
Below Minimum Balance Requirement	\$10.00 / month
<b>ATM/Debit Card</b>	
International Transaction	Up to 1% of transaction value
Replacement Card	\$10.00 / card
Rush Order	\$35.00 / card
<b>Transaction Fees for ATMs</b>	
ATM Excessive Withdrawal <i>This fee is assessed after the first five (5) withdrawals from a non-APFCU ATM per month</i>	\$2.00 / withdrawal
<b>Wire Transfers</b>	
Incoming	Free
Outgoing – Domestic (International not offered)	\$35.00
<b>Processing Legal Orders</b>	
Backup Withholding	\$30.00
Garnishment, Levy & Subpoena	\$50.00 / item (documents requested - \$2.00 / page)
<b>Miscellaneous</b>	
Abandoned Property	\$50.00 / account
Account Reconciliation	\$25.00 / hour
Account Research	\$25.00 / hour
Cashier's Check to 3 <sup>rd</sup> Party	\$8.00 / check (One (1) free per day)
Coin Bank	10% of collected amount (Members: Free)
Collection Item	\$25.00 / item
Early Closure (within 6 months)	\$25.00
Foreign Item Check Collection	\$28.00 / item
Notary	\$5.00 / document (Members: two (2) free per day)
Printed Copies (Checks, Documents, Statements, & Other items)	\$2.00 / item
Research Copies (Checks, Documents, Statements, & Other items)	\$2.00 / page
Return Item (deposited/cashed items)	\$15.00 / item
Returned Mail	\$5.00 / month
Signature Guarantee	Free
Stop Payment (ACH, Bill Pay, Cashier's Check, Checking)	\$28.00 / item