



AEA Federal Credit Union - Service Fee Update
 Effective Date: May 1, 2014

Common Fee Schedule

Account Balancing Assistance.....\$25 per hour
After a 30-day period

Account Transaction Printout.....\$3
Per request/per account type

ACH Domestic Wire.....\$5 each

ACH International Wire Transfer.....\$7 each
Plus any additional return or trace charges

AEAonline Online Banking.....FREE

AEAe-statements Online Statement.....FREE

AEAbillpay Online Bill Payment.....FREE
Subject to cancellation following three months of inactivity

ATM Empty Envelope.....\$35 each

ATM Network Transaction (foreign).....\$1 each

ATM Non-Member Surcharge.....\$3 each

ATM/Visa Debit and Credit Card Replacement.....\$10 each
Expedited handling \$30 each

Bag Coin Deposit.....\$2 per bag

Check Printing.....Price based on check design

Check Cashing.....\$5 each
Charged when member has less than \$500 in total deposit/loan balances. Check cashing is defined as taking more than half of the check amount in cash. Fee is waived with direct deposit.

Check Cashing (non-members).....\$7 each
Fee is charged when a check, made payable to a non-member, is transferred to a member for cashing.

Check Cashing (non-member merchants).....\$7 each
Fee applies to all checks drawn on AEA FCU that are payable to a non-member or a non-member business and are presented for conversion to cash or cashiers check(s).

Coin Order/Deposited (business).....\$2 per bag

Coin Machine.....5%
 Non-members 10%

Collection Item (outgoing)Cost
Plus any additional fees associated with the collection

Currency Order Fee (business).....\$1 per strap \$1,000

Dormant Account Fee.....\$5 per month
An account is considered dormant if for 180 days no withdrawals or deposits, other than credited dividends, have been made to the account. Members ages 18 and younger are not subject to this fee.

Pay by Phone (Previously called eCheck).....\$10 each

Early Account Closure.....\$25
Fee applies to memberships closed within 90 days of opening

eCredit (Debit) Card Payments.....2.5% of transfer amount

Escheatment.....\$50

Foreign Return Check Fee.....\$35 each

Foreign Item Collection Processing Fee.....\$10 each

IRA Transfer.....\$25 each

Levy/Garnishment Processing.....\$100

Lien Processing.....\$12 each

Loan Skip-a-Payment.....\$25 each

Membership Fee.....\$5

Membership Reopening Fee.....\$25
If reopened within 90-days of closure

Money Orders.....\$5 each

Mortgage Subordination Review.....\$150 each

Night Drop Service.....\$25 annually

Night Drop Replacement for Lost Key.....\$20

Nonsufficient Funds Draft or Check.....\$32 each

Nonsufficient Funds ATM Withdrawal.....\$32 each

Nonsufficient Funds Debit Card Purchase.....\$32 each

Nonsufficient Funds Preauthorized Withdrawal.....\$32 each

Nonsufficient Funds Excessive Transfers.....\$32 each
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Notary Service.....FREE
 Non-members \$2

Official Check.....\$5 each

Official Check Copy.....\$5 each

Overdraft Privilege.....\$32 each

Overdraft Transfer Fee.....\$5

Repo Redemption/Administrative.....Cost, plus \$75

Research (includes escrow analysis).....\$25 per hour
Plus, \$5 per statement copy
 Minimum one hour

Research/Special Investigation.....\$75 per hour
 Minimum one hour

Returned Item Fee (consumer).....\$10 each

Returned Item Fee (business).....\$30 each

Returned Mail Fee.....\$2 each

Safe Deposit Boxes:

3" x 5"	\$25/year (plus tax)
5" x 5"	\$30/year (plus tax)
3" x 10"	\$35/year (plus tax)
5" x 10"	\$55/year (plus tax)
10" x 10"	\$100/year (plus tax)

Safe Deposit Box Key Deposit (all sizes).....\$10
 Refundable

Safe Deposit Box Key Duplication.....Cost

Safe Deposit Box Late Fee.....\$10

Safe Deposit Box Lost Key/Drilling Fee.....Cost, plus \$25

Share Draft Copy.....\$3 each

Share Draft Copy through AEAonline.....FREE

Statement Copy.....\$5 per month

Stop Payments.....\$30 each

Title Modification.....\$12 each

Title Processing.....\$30 each

Verification of Deposit.....\$10 each

Visa Dispute Processing.....\$20

Visa Photo Debit Card.....\$12.99 each
Fee applies to new orders, renewals and reorders.

Wire (Incoming).....\$10 each

Wire Transfer (Domestic) Outgoing.....\$20 each

Wire Transfer (Foreign) Outgoing.....\$40 each