

Service 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.

ATM Empty Envelope \$35 each

ATM Foreign Transaction \$1 each

ATM Non-Member Surcharge \$3 each

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

Bag Coin Deposit \$2 per bag

Cash Card In-branch Deposit (Reload) \$2.50

Cash Card Replacement Card \$10 per card

Check Printing Price based on check design

Checking (Business) \$0.25 per transaction
Debits and deposits exceeding 100 each per month.

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-Member) \$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 Merchant) \$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 (Members) 5%

Coin Machine (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 \$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

eStatement FREE

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 Service Business Monthly Service \$850

Money Service Business Monthly Monitoring \$150

Mortgage Subordination Review \$150 each

Night Drop Service \$25 annually

Night Drop Lost Key Replacement \$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 (Members)..... FREE

Notary Service (Non-Members)..... \$2

Official Check \$5 each

Official Check Copy \$5 each

Online Banking FREE

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

Overdraft Privilege \$32 each

Overdraft Transfer Fee \$5

Paper Statement..... \$5 per month

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 \$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 Online Banking FREE

Statement Copy \$5 per month

Stop Payment \$30 each

Title Modification \$12 each

Title Processing \$30 each

Verification of Deposit \$10 each

Visa Dispute Processing \$20

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

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

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