

Account Service Fees Applies to Checking, Savings and Business Money Manager	Fee Amount
Premium OD Usage Fee (Debit Card Overdrafts Paid)	\$15 per transaction (transactions \$75 and greater)
Cashed/Deposited Item Returned Unpaid (Item cashed or deposited to your account and returned unpaid for any reason)	\$15 per item
Copy of Check (upon request)	\$7
Temporary Checks	No charge
Stop Payment (check, ACH)	\$33 per item
Check Orders and Delivery	Fee varies for quantity, style, design and delivery options
Foreign Check Collection	\$20 per item plus foreign bank fees
<b>Business Basics Checking</b>	
Monthly Service Fee	No charge
Average Balance Charge (if average daily balance falls below \$500)	\$10 per month
Transaction Fees (Fee applies following the initial 200 transactions per month. Includes ACH credit, ACH debit, checks/debits paid, checks/items deposited and deposit tickets, Remote Deposit Capture check deposits, or ATM deposits/withdrawals)	\$0.20 per item
Remote Deposit Capture Fee	\$0.20 per item
ACH: Originating Fee ACH Originated Returns Notice of Change (NOC)	\$10 per month \$5 per item \$3 item
<b>Business Performance Checking<sup>1</sup></b>	
Monthly Service Fee	\$10 per month
Transaction Fees (A transaction fee of \$0.20 will be charged for each ACH credit, ACH debit, checks/ debits paid, checks/items deposited and deposit ticket, Remote Deposit Capture check deposit or ATM deposit/ withdrawal.)	\$0.20 per item
Remote Deposit Capture Fee	\$0.20 per item
ACH: Originating Fee ACH Originating Fee ACH Credit ACH Debit ACH Originated Returns Same-Day ACH Notice of Change (NOC)	\$20 per month \$0.20 per item \$0.20 per item \$0.20 per item \$5 per item \$0.25 per item \$3 per item
Positive Pay	\$20 per month
<b>Business Money Manager</b>	
Average Balance Charge <sup>2</sup> (if average daily balance falls below \$2,500)	\$10 per month

General Service Fees	Fee Amount
Paper Statement Fee	\$2 per month
SEP Asset Transfer Fee (assessed when transferring funds to another financial institution)	\$50 per transfer
Statement Copy (upon request)	\$3 per statement
Account Printout (upon request)	\$3 per printout
Account Research	\$20 per hour (1 hour minimum)
Money Order	\$3 each
Official/Cashier's Check (when payable to third party)	\$7 each
Legal Processing (Includes levy, writ, garnishment, subpoena and requests for information from law enforcement agencies)	\$100 per request
Returned Mail (member statements only)	\$5 per month
Account Verification Letter/Forms Completion	\$10 per letter
Consul Immigration Letter	\$10 per letter
Duplicate IRS Reporting Forms Fee	\$5
<b>Card Service Fees</b> Applies to Debit Cards, ATM Cards and Credit Cards	
In-network ATM transactions <sup>3</sup>	No charge
Out-of-network ATM transactions	No charge
Credit Card Late-Payment Charge	See credit card agreement
Additional/Replacement Card	\$5 each
Sales Receipt Copy	\$15 each
Foreign Currency Conversion <sup>4</sup>	2% of transaction amount
<b>Online Banking Payments Fees</b>	
Expedited Bill Payments: Expedited Electronic Payment Expedited Check	\$10 \$25
<b>Wire Transfer Fees</b>	
Incoming Wire (domestic and international)	No charge
Outgoing Domestic Wire	\$25 per wire
Outgoing International Wire	\$45 per wire
<b>Safe Deposit Box Fees</b>	
Safe Deposit Box Rental	Varies by size
Safe Deposit Box Rental Late Charge	\$10 per month (after 30 days late)
Safe Deposit Box Drilling	\$150
Safe Deposit Box Lost/Replacement Key	\$20 each

Loan Fees	Fee Amount
Loan Investigation Research	\$20 per hour (1 hour minimum)
Mortgage Cancellation	\$25 plus county cost
Statement Copies	\$3 per statement
Document Rush Fee	\$25
Delivery Fees	Fee Amount
Next-Day Delivery Mon. – Fri.	\$15
Next-Day Delivery Saturday	\$18
Second-Day Delivery Mon. – Fri.	\$13
Second-Day Delivery Saturday	\$15
Online Business Banking – Autobooks	Fee Amount
Invoicing & Payments Forms:	
Credit / Debit Card Payments	3.49% processing fee per transaction
ACH Payments	1% processing fee per transaction
Optional Accounting & Reporting	\$9.99 per month

If you have any questions regarding our Fee Schedule, please call our Member Service Center at **800.325.0808**.

<sup>1</sup> Account balances generate a monthly earnings credit allowance that can offset monthly maintenance and transaction fees.

<sup>2</sup> If balance falls below the \$2,500 minimum daily balance for the lowest tier, there is a \$10 fee and the regular savings rate will apply until the minimum balance requirement is met.

<sup>3</sup> In-network ATMs include Affinity-branded ATMs plus a nationwide network of ATMs. Visit [affinityfcu.com](http://affinityfcu.com) for locations.

<sup>4</sup> Fee is waived for the Cash Rewards Visa® Signature

