

Apple Federal Credit Union

COMMERCIAL FEES AND TERMS

FREE Services	Bill Pay	FREE	
	eStatement & eNotices	FREE	
	Income Wires	FREE	
	Medallion Signature Guarantee	FREE	
	Online Banking	FREE	
	Notary Services	FREE	
	Mobile Deposits	FREE	
	Visa® Debit Card	FREE	
Checking Accounts	Copy of Check	\$ 2	per check copy; print in Online Banking for FREE
	Copy of Statement	\$ 2	per statement; print in Online Banking for FREE
	Courtesy Pay Fee (<i>Check</i>)	\$ 29	paid Non-Sufficient Fund fee
	Returned Deposit Item	\$ 15	waived if Primary/Joint Owner are not on the account on which the check is written
	Stop Payment	\$ 20	on one (1) check or a series of checks
	Stop Payment on Official Teller Check	\$ 20	waived if check is mailed to you and not received in 10 days
	Teller Checks	2 FREE	monthly, \$ 3 for each additional
	Unpaid Item Fee	\$ 29	Non-Sufficient Fund fee
Funds Transfer	Courtesy Pay Fee (<i>ACH</i>)	\$ 29	paid Non-Sufficient Fund fee
	Rush Delivery (<i>Bill Pay Check</i>)	\$ 14.95	
	Rush Delivery (<i>Electronic Bill Pay</i>)	\$ 9.95	
	Wire Transfer (<i>Domestic</i>)	\$ 20	
	Wire Transfer (<i>International</i>)	\$ 50	
	Payment by Debit or Credit Card	\$ 12	one time
	Unpaid Item Fee	\$ 29	Non-Sufficient Fund fee
Visa Cards	Replacement of Lost/Stolen Check Card	\$ 5	
	Replacement of Lost/Stolen Credit Card	\$ 5	
	Visa Credit Card Statement Copy	\$ 5	per month
	Courtesy Pay Fee (<i>ATM/Debit</i>)	\$ 29	paid Non-Sufficient Fund fee
	Overdraft Fee	\$ 29	Non-Sufficient Fund fee
Safe Deposits	3 x 5	\$ 35	
	5 x 5	\$ 50	
	3 x 10	\$ 65	
	5 x 10	\$ 90	
	7 x 10	\$ 115	
	10 x 10	\$ 125	

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Other Services

Bad Address	\$ 5	monthly; waived for the first 30 days and for member with total balance(s) of at least \$5,000
CO-OP ATM Deposit Discrepancies	\$ 2	
CO-OP ATM Return Check Deposits	\$ 6	
Foreign Check Collection Processing Fee	\$ 25	
Garnishment Fee	\$ 50	assessed to any account subject to a new garnishment, attachment or levy
Non-Apple ATM withdrawal	\$ 1.50	waived for members with Advantage or Investors Checking
Overnight Delivery Fee	\$ 31.25	
Research Fee	\$ 5	per 20 minutes
Shared Branch Transactions	\$ 3	waived for members with Advantage or Investors Checking
Verification of Deposit	\$ 25	by third-parties, such as mortgage companies, when not for HUD/Section 8 housing

Cash Management

Remote Deposit Capture	\$ 545.99	one-time Purchase or 12 Monthly Payments of \$45.50
ACH Stop Payment	\$ 20	
ACH Overdraft	\$ 29	paid Non-Sufficient Fund fee
ACH	\$ 15	monthly fee for business deposit balances less than \$50,000
Positive Pay ACH	\$ 25	
Positive Pay Check	\$ 25	
Positive Pay Bundle ACH/Check	\$ 40	