

# ADVANTAGE CHECKING FEES AND TERMS

|                                    |  |  |  |
|------------------------------------|--|--|--|
| Account Opening and Usage          | Minimum Deposit Needed to Open Account   | \$ 0   |  |
|                                    | Monthly Fee  | \$ 10  |  |
|                                    | Requirements to Waive Monthly Fee  |  | Direct Deposit of at least \$500 per month, have an open Summer Pay account, or maintain combined Savings and Loan balance(s) of at least \$20,000             |
|                                    | Dividend Rate  | 0.05%  | for current rates, visit <a href="http://AppleFCU.org/Rates">AppleFCU.org/Rates</a>  |
|                                    | Apple FCU ATM Fees   | \$ 0   | for using an Apple FCU ATM   |
|                                    | CO-OP Network® and Alliance One Network ATM Fees   | \$ 0   | <a href="http://AppleFCU.org/Locations">AppleFCU.org/Locations</a>   |
|                                    | Non-Apple FCU ATM Fees   | \$ 0   | for using an ATM not owned by Apple FCU<br><i>(Free &amp; unlimited non-Apple ATM withdrawals; owner of ATM may impose a surcharge)</i>                        |
|                                    | Non-Sufficient Funds (NSF) Fee   | \$ 29  | per item   |
|                                    | Returned Check Fee   | \$ 15  | per declined check written to your account   |
|                                    | Stop Payment Fee   | \$ 20  | per item to stop payment for up to 12 months   |
|                                    | Other Service Fees   |  | Copy of Check ..... \$2.00<br>Copy of Statement ..... \$2.00<br>Teller Checks ..... <b>Two (2) FREE, \$3 for each additional check</b>                         |
|                                    | Inactive Account Fee   | \$ 2   | account with a balance below \$500 and no activity<br><i>(other than dividends)</i> for more than 12 months  |
|                                    | Overdraft Options  | <b>Option A:</b><br><i>(Default)</i>   | No Overdraft Service   |
| <b>Option B:</b>                   |  | Overdraft Transfer Fee   | \$ 0 per overdraft covered by transfer from linked Savings account, Line of Credit   |
| <b>Option C: Overdraft Penalty</b> |  | Overdraft Penalty Fee  | \$ 29 per overdraft covered by Credit Union advance  |
|                                    |  | Maximum No. of Overdraft Penalty Fees per Day  | 3 items in excess of three (3) will clear but without a fee  |
|                                    |  | Extended Overdraft Penalty Fee   | \$ 0 every thirty (30) days the account is overdrawn, starting thirty (30) days after the account is first overdrawn <a href="#">View Overdraft Disclosure</a> |
| Processing Policies                | <b>Posting Order</b><br><i>The order in which withdrawals and deposits are processed</i> | ATM - Eight (8) Point of Sale (POS) Transactions post immediately<br>Drafts/ACH - are listed smallest to largest   |  |
|                                    | <b>Deposit Hold Policy*</b><br><i>When funds deposited to your account are available</i> | <ul style="list-style-type: none"> <li>Cash deposit with teller..... <b>next business day</b></li> <li>Cash deposit at ATM ..... <b>first \$200, same business day</b><br/><i>remainder of deposit made available when funds are verified on the following business day</i></li> <li>Check deposit by Scan ..... <b>same business day</b><br/><i>when deposits successfully submitted by 4 p.m. ET, Monday - Friday</i></li> <li>Check deposit by Mobile or with teller..... <b>same business day</b><br/><i>when mobile deposits successfully submitted by 3 p.m. ET, Monday - Friday; if check is received after that time it will be processed on the next business day (excluding weekends/holidays)</i></li> <li>Check deposit at ATM..... <b>next business day</b></li> <li>Direct deposit..... <b>next business day</b></li> <li>Wire transfer..... <b>same business day</b></li> <li>For all deposits, the first \$200 of a day's deposit of check(s) will be made available immediately.</li> <li>If something causes a longer hold on a deposit, the first \$500 of that deposit will be made available either the same business day of the deposit or the next business day</li> <li>Funds from non-bank checks may take an extra business day to become available</li> </ul> <p>*For more information on deposit holds, see the <a href="#">Check Hold Policy</a></p> <p>A "business day" is a non-holiday weekday. The end of a business day varies by branch, but it is no earlier than 5 p.m.</p> |  |
| Dispute Resolution                 | Dispute Resolution Agreement   | If you have any dispute, contact 703-788-4800 or visit <a href="http://AppleFCU.org/Forms">AppleFCU.org/Forms</a>  |  |