Apple Federal Credit Union

ADVANTAGE CHECKING FEES AND TERMS

Minimum Deposit Needed to Open Account $0

Monthly Fee $10

Requirements to Waive Monthly Fee
Direct Deposit of at least $1,000 per month, have an open Summer Pay account, or maintain combined Savings and Loan balance(s) of at least $20,000

Dividend Rate 0.15% for current rates, visit AppleFCU.org/Rates

Apple FCU ATM Fees $0 for using an Apple FCU ATM

CO-OP Network*, MoneyPass* and Alliance One Network ATM Fees $0 AppleFCU.org/Locations

Non-Apple FCU ATM Fees $0 for using an ATM not owned by Apple FCU (Free & unlimited non-Apple ATM withdrawals, owner of ATM may impose a surcharge)

Non-Sufficent 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
- Copy of Statement $2.00
- Teller Checks Two (2) FREE, $3 for each additional check

Overdraft Options

Option A: (Default) No Overdraft Service $0 if you choose not to opt in to any kind of overdraft service, transactions that would cause an overdraft will be declined at no cost to you

Option B: Overdraft Transfer Fee $0 per overdraft covered by transfer from linked Savings account, Line of Credit

Option C: Overdraft Penalty
- Maximum No. of Overdraft Penalty Fees per Day 4 items in excess of four (4) 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 View Overdraft Disclosure

Posting Order
ATM - Eight (8) Point of Sale (POS) Transactions post immediately
Drafts/ACH - are listed smallest to largest

Deposits Hold Policy*
When funds deposited to your account are available
- Cash deposit with teller next business day
- Cash deposit at ATM first $200, same business day remainder of deposit made available when funds are verified on the following business day
- Check deposit by Scan same business day when deposits successfully submitted by 4 p.m. ET, Monday - Friday
- Check deposit by Mobile or with teller same business day 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)
- Check deposit at ATM next business day
- Direct deposit next business day
- Wire transfer same business day

For all deposits, the first $200 of a day’s deposit of check(s) will be made available immediately. 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. Funds from non-bank checks may take an extra business day to become available

*For more information on deposit holds, see the Check Hold Policy

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.

Dispute Resolution Agreement
If you have any dispute, contact 703-788-4800 or visit AppleFCU.org/Resources

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