**EXTRAS CHECKING FEES AND TERMS**

### Account Opening and Usage

<table>
<thead>
<tr>
<th>Minimum Deposit Needed to Open Account</th>
<th>$0</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Fee</td>
<td>$0</td>
</tr>
</tbody>
</table>

**Account Qualifications**
- Must be a full-time student between the ages of 12-23 years old
- The account must be enrolled to receive eStatements
- Parent/Guardian must be joint-member until student is 18 years old.

**Dividend Rate**
N/A

**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 two (2) FREE non-Apple ATM transactions per month
*(Fee & unlimited non-Apple ATM withdrawals, owner of ATM may impose a surcharge)*

**Non-Sufficient Funds (NSF) Fee**
$29 per item

**Returned Check Fee**
$0 No checks

**Stop Payment Fee**
$0 No checks

**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

<table>
<thead>
<tr>
<th>Overdraft Options</th>
<th>Option A: No Overdraft Service</th>
<th>$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</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Option B: Overdraft Transfer Fee</td>
<td>$0 per overdraft covered by transfer from linked Savings account, Line of Credit</td>
</tr>
</tbody>
</table>

### Processing Policies

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

**Deposit 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 deposited 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

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

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*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.