

# Apple Federal Credit Union

## EXTRAS CHECKING FEES AND TERMS

Account Opening and Usage	Minimum Deposit Needed to Open Account	<b>\$ 0</b>	
	Monthly Fee	<b>\$ 0</b>	
	Account Qualifications		<ul style="list-style-type: none"> <li>• Must be a full-time student between the ages of 12-23 years old</li> <li>• The account must be enrolled to receive eStatements</li> <li>• Parent/Guardian must be joint-member until student is 18 years old.</li> </ul>
	Dividend Rate	<b>N/A</b>	
	Apple FCU ATM Fees	<b>\$ 0</b>	for using an Apple FCU ATM
	CO-OP Network® and Alliance One Network ATM Fees	<b>\$ 0</b>	<a href="http://AppleFCU.org/Locations">AppleFCU.org/Locations</a>
	Non-Apple FCU ATM Fees	<b>\$ 0</b>	two (2) FREE non-Apple ATM transactions per month <i>(Free &amp; unlimited non-Apple ATM withdrawals; owner of ATM may impose a surcharge)</i>
	Non-Sufficient Funds (NSF) Fee	<b>\$ 29</b>	per item
	Returned Check Fee	<b>\$ 0</b>	No checks
	Stop Payment Fee	<b>\$ 0</b>	No checks
	Other Service Fees		Copy of Check ..... <b>\$2.00</b> Copy of Statement ..... <b>\$2.00</b> Teller Checks ..... <b>Two (2) FREE, \$3 for each additional check</b>
	Inactive Account Fee	<b>\$ 2</b>	account with a balance below \$500 and no activity <i>(other than dividends) for more than 12 months</i>
Overdraft Options	<b>Option A:</b> <i>(Default)</i>	No Overdraft Service	<b>\$ 0</b> 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
	<b>Option B:</b>	Overdraft Transfer Fee	<b>\$ 0</b> per overdraft covered by transfer from linked Savings account, Line of Credit
Processing Policies	<b>Posting Order</b> <i>The order in which withdrawals and deposits are processed</i>	ATM - Eight (8) Point of Sale (POS) Transactions post immediately Drafts/ACH - are listed smallest to largest	
	<b>Deposit Hold Policy*</b> <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> <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> <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> <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>	