

Apple Federal Credit Union

EXTRAS CHECKING FEES AND TERMS

Account Opening and Usage	Minimum Deposit Needed to Open Account	\$ 0		
	Monthly Fee	\$ 0		
	Account Qualifications		<ul style="list-style-type: none"> 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 <i>(Free & unlimited non-Apple ATM withdrawals; owner of ATM may impose a surcharge)</i>	
	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	Option A: <i>(Default)</i>	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
Processing Policies	Posting Order <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		
	Deposit Hold Policy* <i>When funds deposited to your account are available</i>	<ul style="list-style-type: none"> Cash deposit with teller..... next business day Cash deposit at ATM first \$200, same business day <i>remainder of deposit made available when funds are verified on the following business day</i> Check deposit by Scan same business day <i>when deposits successfully submitted by 4 p.m. ET, Monday - Friday</i> Check deposit by Mobile or with teller..... same business day <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> 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 <p>*For more information on deposit holds, see the Check Hold Policy</p> <p><i>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.</i></p>		
Dispute Resolution	Dispute Resolution Agreement	If you have any dispute, contact 703-788-4800 or visit AppleFCU.org/Resources		