# INVESTORS CHECKING FEES AND TERMS

## Account Opening and Usage

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

### Account Qualifications
- Minimum monthly balance of $25,000 in investment products (i.e. mutual funds, annuities, 529 plans, etc.) with Apple Financial Services LLC

### Dividend Rate
- **1.25%** up to $19,999
- **0.25%** $20,000 or more

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

### CO-OP Network®, MoneyPass®, and Alliance One Network ATM Fees
- $0

### Non-Apple FCU ATM Fees
- $0 for using an ATM not owned by Apple FCU

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

## Overdraft Options

### Option A: 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
- **$29** per overdraft covered by Credit Union advance
- **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](AppleFCU.org/Resources)

## 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: 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](AppleFCU.org/Resources)

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](AppleFCU.org/Resources)