

Apple Federal Credit Union

INVESTORS CHECKING FEES AND TERMS

Account Opening and Usage	Minimum Deposit Needed to Open Account	\$15	
	Monthly Fee	\$ 0	
	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% 0.25%	up to \$19,999 \$20,000 or more 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 <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	\$ 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: <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
	Option C: Overdraft Penalty	Overdraft Penalty Fee	\$ 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

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 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 AppleFCU.org/Resources
--------------------	------------------------------	---