

Apple Federal Credit Union

SCHEDULE OF FEES AND CHARGES

FREE Services	Bill Pay	FREE	
	eStatement & eNotices	FREE	
	Incoming Wires	FREE	
	Medallion Signature Guarantee	FREE	
	Android™ and iPhone® Apps	FREE	
	Online Banking	FREE	
	Notary Services	FREE	
	Mobile Deposits	FREE	
	Visa® Debit Card	FREE	
Savings and Money Market Accounts	Education SuperSaver	2% <i>(of amount withdrawn)</i>	withdrawals not for education expenses
	Holiday Club Early Withdrawal	\$ 10	
	Inactive Account Fee	\$ 5	per month; assessed on Savings accounts with no activity <i>(other than dividends)</i> for 24 months and balance below \$500; waived for members age 30 and younger and members with one (1) other service
	Summer Pay Early Withdrawal	1st FREE	\$10 thereafter
	Vacation Club	\$ 10	in excess of two (2) withdrawals per calendar year
Checking Accounts	Advantage Checking	\$ 10	per month; waived for members who maintain combined Savings and Loan balance(s) of at least \$20,000, have an active Summer Pay Account or have Direct Deposit of at least \$500 per month
	Checking account	\$ 2	account with a current balance below \$500 and no activity <i>(other than dividends)</i> for 12 months
	Copy of Check	\$ 2	per check copy; print from Apple FCU Online or Mobile App for FREE
	Copy of Statement	\$ 2	per statement; print from Apple FCU Online or Mobile App for FREE
	Overdraft Fee (Check)	\$ 25	paid Non-Sufficient Fund fee ^{1,2}
	Returned Deposit Item	\$ 15	waived if primary/joint owner are not on the account on which the check is written
	Stop Payment	\$ 20	on one (1) check or a series of checks
	Stop Payment on Official Teller Check	\$ 20	waived if check is mailed to you and not received in 10 days
	Teller Checks	2 FREE	per month, \$3 for each additional
	Returned Item Fee	\$ 25	Non-Sufficient Fund fee ²
Funds Transfer	Overdraft Fee (ACH)	\$ 25	paid Non-Sufficient Fund fee ^{1,2}
	ACH/Zelle® Stop Payment	\$ 20	
	Rush Delivery (Bill Pay Check)	\$ 14.95	
	Rush Delivery (Electronic Bill Pay)	\$ 9.95	
	Wire Transfer (Domestic)	\$ 20	
	Wire Transfer (International)	\$ 50	
	Payment by Debit or Credit Card	\$ 12	one time
Returned Item Fee	\$ 25	Non-Sufficient Fund fee ²	

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Loans	Returned Loan Payment	\$ 15	waived if primary/joint owner are not on the account on which the check is written
	Skip-A-Pay	\$ 25	per loan
	Title Administration	\$ 25	
Visa Card	Replacement of Lost/Stolen Debit Card	\$ 5	
	Replacement of Lost/Stolen Credit Card	\$ 5	
	Visa Credit Card Statement Copy	\$ 5	per month
	Overdraft Fee (ATM/Debit)	\$ 25	paid Non-Sufficient Fund fee ¹
	Overdraft Fee	\$ 25	Non-Sufficient Fund fee
Safe Deposit Box (Annual Rental)	3 x 5	\$ 35	
	5 x 5	\$ 50	
	3 x 10	\$ 65	
	5 x 10	\$ 90	
	7 x 10	\$ 115	
	10 x 10	\$ 125	
Other Services	Bad Address	\$ 5	monthly; waived for the first 30 days, and for members with total balance(s) of at least \$5,000
	CO-OP ATM Deposit Discrepancies	\$ 2	
	CO-OP ATM Return Check Deposits	\$ 6	
	Foreign Check Collection Processing Fee	\$ 25	
	Garnishment Fee	\$ 50	assessed to any account subject to a new garnishment, attachment or levy
	Non-Apple ATM Transaction	\$ 1.50	waived for members with Advantage or Investors Checking ³
	Overnight Delivery Fee	\$ 31.25	
	Research Fee	\$ 5	per 20 minutes
	Shared Branch Transactions	\$ 3	waived for members with Advantage or Investors Checking
	Verification of Deposit	\$ 25	by third-parties, such as mortgage companies, when not for HUD/Section 8 housing

¹Fee to pay by check, ACH, recurring debit card, online bill pay, and teller transactions using Overdraft Privilege. Fee used to pay everyday debit card transactions and ATM withdrawals and transfers if the member has opted in to Debit Card Overdraft Privilege for those transactions. Checking account current balance can't remain negative for more than 30 days. ²A payment can be rejected and re-presented multiple times. We may charge a Returned Item Fee or Overdraft Fee each time an overdraft transaction is presented for payment, even if it was previously rejected and a Returned Item Fee was previously charged. Thus, you may be charged multiple fees for a single ACH payment you authorized or check you wrote. ³You may be charged a fee for each transaction you execute at an out-of-network ATM. Thus, if you access an ATM and make a balance inquiry and then a withdrawal, or make a withdrawal and ask for a printed receipt, you may be charged two fees, even though you only inserted your card and entered your PIN one time.