

ACCOUNT SERVICES & FEE SCHEDULE



FREE SERVICES

Ultimate Checking	Free
Inbound USA Checking	Free
Dinero® Checking	Free
Savings Account	Free
ATM Rebates	Unlimited
ATM Transactions	Free
Account to Account Transfers	Free
Debit/ATM Card	Free
eStatements	Free
Incoming Wires	Free
International Debit/ATM Transactions	Free
Mobile Banking	Free
Notary Service	Free
Official Checks	Free
Online Banking	Free
Online Bill Payer	Free
Overdraft Transfers	Free
Photocopy of Account History	Free
Photocopy of Canceled Check	Free
Photocopy of Statement	Free
Photocopy of Wire	Free
Remote Check Deposit	Free
Travelers Cheques Single Signature	Free

ACCOUNT OPENING

MINIMUM DEPOSIT TO OPEN ACCOUNT

Ultimate Checking Account	\$0
Inbound USA Checking Account	\$0
Dinero Checking Account	\$0
Savings/Membership Account	\$5
IRA Savings Account	\$25
Money Musketeers® Savings/Membership Account	\$5
Dinero Teens Savings/Membership Account	\$5
Money Market Savings Account	\$2,500
IRA Money Market Savings Account	\$2,500

OTHER SERVICES

DEBIT/ATM CARD FEES

Replacement Card	\$5 / card
Replacement Card Rush Delivery	\$15 / card

BILL PAYER SERVICE

Next Day Electronic Delivery	\$5 / payment
Same Day Electronic Delivery	\$5 / payment
Overnight Check (Paper) Payment	\$15 / payment

MONEY MARKET SAVINGS ACCOUNTS

Excessive Withdrawal Fee (first 3 per month free)	\$3 / withdrawal
Monthly Maintenance Fee (daily balance <\$2,500)	\$10 / month

OVERDRAFTS AND RETURNED ITEMS

Check Clear Courtesy Overdraft (maximum 2 Check Clear/NSF Fees per day) ...	\$25 / item
Insufficient Funds (maximum 2 Check Clear/NSF Fees per day)	\$25 / item
Returned Deposit Item	\$15 / item

WIRE FEES

Outgoing Domestic Wire	\$15 / wire
Outgoing International Wire	\$40 / wire
Wire Tracers/Investigations	\$20 / request

LOANS

Late Payment	up to 5% of payment amount
Returned Payment	\$15 / occurrence
Skip-a-Payment	\$25 / request

SAFE DEPOSIT BOXES

3" x 5" x 22"	\$20 / year
3" x 10" x 22"	\$40 / year
5" x 10" x 22"	\$65 / year
10" x 10" x 22"	\$130 / year
Key Deposit (refundable)	\$10

OTHER FEES

Account Research	\$20 / hour
Check Cashing	2% of item amount
Check Orders	varies
Escheat Processing	\$20 / account
Inactive/Dormant Account (after 180 days of inactivity)	\$3 / month
Membership Closure (if within 180 days of opening)	\$10 / account
Returned Mail	\$2 / occurrence
Stop Payment	\$15 / request
Verification of Deposit	\$10 / occurrence

This Account Services and Fee Schedule is effective as of March 1, 2017 and supersedes all previous versions of Advancial Federal Credit Union's Account Services and Fee Schedule. This Account Services and Fee Schedule is incorporated into and becomes part of your Account Agreement and Disclosures. Applicable fees disclosed elsewhere than on this Account Services and Fee Schedule apply. For credit cards and loans, your loan contract supersedes the Account Services and Fee Schedule. Fees and charges are subject to change.