

Altamaha Federal Credit Union

Fee Schedule (effective July 1, 2013)

Share Account Fees

Regular Share Account
Excessive Withdrawal Fee \$5.00
 per withdrawal over (6) withdrawals per month

Christmas Club

Early withdrawal fee \$10.00 per withdrawal
 if withdrawn before October 1

Check Cashing Fee \$5.00
 if member has less than \$100.00 or uses no other
 AFCU services

Early Account Closure Fee \$5.00
 for accounts closed within 90-days of opening

Address Maintenance Fee \$5.00 per quarter

Share Draft Account Fees

Courtesy Pay Fee \$30.00 per item
NSF Fee \$30.00 per item
Overdraft Transfer Fee \$5.00 per transfer
Stop Payment \$30.00 per request
Stop Payment via PC Banking \$20.00 per request
Share Draft Printing Fee Prices may vary
 depending upon style

Photocopy of Processed Item \$2.00 per item
History (Instant Statement) \$3.00
Regular Share Draft Minimum Balance \$5.00 per
 month if minimum balance of \$100.00 is not
 maintained

Other Service Fees (applicable to all accounts)

Account Reconciliation \$10.00 per hour
Account Research \$10.00 per hour
Research Copies \$2.00 per page
Statement Copy \$5.00 per page
Deposited Item Return \$5.00 per item

Wire Transfer:

Incoming \$10.00
Outgoing \$15.00
International \$35.00

Continued

Legal Process Actual charges
Inactive Account \$5.00 per month after 1 year
Dormant Account \$60.00 annually
Credit Union Check \$1.00 per check
Stop Payment (Credit Union Checks) \$5.00

Bill Pay:

Check Copies \$7.50
Stop Pay \$10.00
Inactive Fee \$5.00
 (if inactive for 60 days)

Debit:

Card Replacement \$5.00
PIN Replacement \$5.00
Sales Draft Copy \$5.00
Overdraft \$30.00 per item

ACH Return/NSF \$30.00
ACH Stop Pay \$30.00
Collection Items \$20.00 per item
Levy/Garnishment \$25.00 per item
Reopen Closed Account \$25.00
Fax \$1.00 per page
Mortgage Application Fee \$100.00

Visa Credit Card

Annual Fee No charge
Late Payment Fee \$25.00
Returned Payment Fee \$25.00
Pay By Phone Fee \$10.00

Safe Deposit Boxes

3 x 5 \$25.00
3 x 10 \$40.00
5 x 10 \$50.00

Share Value

Par Value of One Share \$25.00