

Account Service Fees	
Applies to Checking, Savings and Money Manager	
MoreChecking Minimum Balance Charge (if average daily balance falls below \$1,000) ²	\$7 per month
Money Manager Minimum Balance Charge (if average daily balance falls below \$2,500)	\$10 per month
Second Chance Checking	\$5 per month
Insufficient Funds (Standard Courtesy Pay) (Whether paid or returned for a Check, ACH, Recurring Debit Card Transactions)	\$33 per transaction
Premium OD Usage Fee (Debit Card Courtesy Pay) (ATM and Everyday Debit Card Transactions)	\$15 per transaction (transaction is \$75 or greater)
Uncollected Funds Fee (Check, ACH, Debit Card, ATM)	\$33 per transaction
Cashed/Deposited Item Returned Unpaid (item cashed or deposited to your account and returned unpaid for any reason)	\$15 per item
Copy of Check (upon request)	\$7 each
Temporary Checks	No Charge
Stop Payment (Check, ACH)	\$33 per transaction
Check Orders and Delivery	Fee varies for quantity, style, design and delivery options
Foreign Check Collection (plus processing fee from foreign bank)	\$20 each per item plus foreign bank fees
General Service Fees	
Fee Amount	
Paper Statement Fee ³	\$2 per month
IRA/HSA/Coverdell Asset Transfer Fee (assessed when transferring funds to another financial institution)	\$50 per transfer
Statement Copy (upon request)	\$3 per statement
Account print out (i.e., history/transactions upon request)	\$3 per print out
Account Research	\$20 per hour (1 hr. minimum)
Money Order	\$3 each
Official/Cashier's Check (when payable to 3rd party)	\$7 each
Legal Processing (Includes levy, writ, garnishment, subpoena and requests for information from law enforcement agencies)	\$100 each
Returned Mail (member statements only)	\$5 per month
Account Verification Letter/Forms Completion	\$10 each
Consul Immigration Letter (per letter)	\$10 each
Duplicate IRS Reporting Forms Fee	\$5 each
Check Cashing Fee (Non-Members Only)	\$5 per item
Card Service Fees	
Applies to Debit Cards, ATM Cards & Credit Cards	
Fee Amount	
Debit Card Transactions – Signature & PIN-Based	No Charge
In network ATM transactions ¹	No Charge
Out-of-Network ATM Transactions (Fee may be assessed by the other financial institution and financial institution fees may vary)	No Charge
Credit Card Late Payment Charge	See credit card agreement
Additional/Replacement Card	\$5 each
Credit/Debit Card Sales Receipt Copy	\$15 each
Foreign Currency Conversion ⁴	2% of transaction amount

Loan Fees	
Fee Amount	
Loan Investigation Research	\$20 per hour (1 hr. minimum)
Mortgage Cancellation	\$25 plus county cost
Statement Copies	\$3 per statement
Document Rush Fee	\$25 each
Online/Mobile Banking Bill Payment Fees	
Fee Amount	
Expedited Electronic Payment	\$10 each
Expedited Check	\$25 each
Standard Electronic or Check Payment	No Charge
Coin Processing Fees	
Fee Amount	
Less than \$10	No Charge
\$10 – \$500	\$5
Greater than \$500	\$10
Branch Coin Machine Processing Fee	No Charge
Wire Transfer Fees	
Fee Amount	
Incoming Wire (domestic and international)	No Charge
Outgoing Domestic Wire	\$25 per wire
Outgoing International Wire	\$45 per wire
Safe Deposit Box Fees	
Fee Amount	
Safe Deposit Box Rental	Varies by size
Safe Deposit Box Rental Late Charge	\$10 (per month after 30 days late)
Safe Deposit Box Drilling	\$150
Safe Deposit Box Lost/Replacement Key	\$20 each
Delivery Fees	
Fee Amount	
Next Day Delivery Mon. – Fri.	\$15
Next Day Delivery Saturday	\$18
2 nd Day Delivery Mon. – Fri.	\$13
2 nd Day Delivery Saturday	\$15
Affinity Loan Payment Service	
Fee Amount	
Online/Mobile Banking ACH Payment	No Charge
Online/Mobile Banking Debit Card Payment	\$4.95
Web Payment	\$4.99
Interactive Voice Response (IVR) Payment	\$4.99
Over-the-Phone Payment with Agent	\$9.99

If you have any questions regarding our Fee Schedule, please call our Member Service Center at 800.325.0808.

¹In network ATMs include Affinity branded ATMs plus a nationwide network of ATMs. Visit affinityfcu.com for locations.

²Fee is waived for the first three months after the account is opened.

³Fee is waived for members aged 70 or older; children aged 12 and under; children with Savvy Saver accounts; tenant accounts; and new members for the first 45 days of membership. Call 800.325.0808 or stop by a branch to learn more.

⁴Fee is waived for the Cash Rewards Visa Signature

Please Note: Some fees may be reduced or waived based on products and service usage.

