

AFFINITY FEDERAL CREDIT UNION

Business Accounts Fee Schedule

(Effective March 1, 2019)



Card Service Fees Applies to Debit Cards, ATM Cards and Credit Cards	Fee Amount
In-network ATM transactions ¹	No charge
Out-of-network ATM transactions	\$2.25
Credit Card Late-Payment Charge	See credit card agreement
Additional/Replacement Card	\$5
Sales Receipt Copy	\$15
Foreign Currency Conversion	2% of transaction amount
Account Service Fees Applies to Checking, Savings and Business Money Manager	Fee Amount
Business Basics Checking	
Monthly	No charge
Transaction Fees	\$0.20 per item (A transaction fee of \$0.20 will be charged for each ACH credit, ACH debit, checks/debits paid, checks/items deposited and deposit ticket, Remote Deposit Capture check deposit or ATM deposit/withdrawal.) *Transaction fees apply, following the initial 100 transactions per month.
Business Performance Checking ²	
Monthly	\$10 per month
Transaction Fees	\$0.20 per item (A transaction fee of \$0.20 will be charged for each ACH credit, ACH debit, checks/debits paid, checks/items deposited and deposit ticket, Remote Deposit Capture check deposit or ATM deposit/withdrawal.)
Remote Deposit Capture Fee	\$0.20 per item
ACH	
Originating Fee	\$20 per month
ACH Originating Fee	\$0.20 per item
ACH Credit	\$0.20 per item
ACH Debit	\$0.20 per item
ACH Originated Returns	\$5
Same-Day ACH	\$0.25 per item
Notice of Change (NOC)	\$3
Positive Pay	\$50 per month

Account Service Fees (Continued) Applies to Checking, Savings and Business Money Manager	Fee Amount
Business Money Manager Minimum Balance Charge (if daily balance falls below \$2,500) ³	\$10 per month
Overdraft Protection Transfer Fee (Certain withdrawal and transfer transactions are limited by federal regulation to a maximum combined total of 6 per statement cycle)	\$10 per day when a transfer occurs
Overdrafts/Returned Items (Check, ACH, Debit Card, ATM)	\$33 per transaction
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
Temporary Checks	No charge
Account Research	\$20 per hour (1 hour minimum)
Stop Payment (check, ACH)	\$33 per item
Business Money Manager and Savings Excess Activity (Certain withdrawal and transfer transactions are limited by federal regulation to a maximum combined total of 6 per statement cycle)	\$25 per transaction
Check Orders and Delivery	Fee varies for quantity, style, design and delivery options
Foreign Check Collection	\$20 per item plus foreign bank fees
Inactive Account	\$5 per month after 12 months of no activity
General Service Fees	Fee Amount
Paper Statement Fee	\$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 Printout (upon request)	\$3 per printout
Account Research	\$20 per hour (1 hour minimum)
Money Order	\$3
Official/Cashier's Check (when payable to third party)	\$7
Legal Processing (Includes levy, writ, garnishment, subpoena and requests for information from law enforcement agencies)	\$100 per request
Returned Mail (member statements only)	\$5 per month
Account Verification Letter/Forms Completion	\$10 per letter
Consul Immigration Letter (per letter)	\$10 per letter
Duplicate IRS Reporting Forms Fee	\$5

Wire Transfer Fees	Fee Amount
Incoming Wire (domestic and international)	No charge
Outgoing Domestic Wire	\$25
Outgoing International Wire	\$45
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
Delivery Fees	Fee Amount
Next-Day Delivery Mon. – Fri.	\$15
Next-Day Delivery Saturday	\$18
Second-Day Delivery Mon. – Fri.	\$13
Second-Day Delivery Saturday	\$15

Online Banking Transfers/Payments Fees	Fee Amount
PopMoney:	
Standard Delivery	Free
Express Delivery - Next Day	\$2
Funds Transfer:	
Standard Delivery	\$3
Next-Day Delivery	\$8
Expedited Bill Payments:	
Expedited Electronic Payment	\$10
Expedited Check	\$25
Loan Fees	Fee Amount
Loan Investigation Research	\$20 per hour (1 hour minimum)
Mortgage Cancellation	\$20 plus county cost
Statement Copies	\$3 per statement
Document Rush Fee	\$25

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

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

² Account balances generate a monthly earnings credit allowance that can offset monthly maintenance and transaction fees.

³ Minimum opening deposit and minimum daily balance of \$25,000 to earn the stated 2.25% APY. If the account balance falls below the minimum, the next lowest tier's 1.25% APY will apply. If balance falls below the \$2,500 minimum daily balance for the lowest tier, there is a \$10 fee and the regular savings rate will apply until the minimum balance requirement is met.

