

Account Service Fees Applies to Checking, Savings and Money Manager	Fee Amount
MoreChecking Minimum Balance Charge (if average daily balance falls below \$1,000) <sup>2</sup>	\$7 per month
Money Manager Minimum Balance Charge (if average daily balance falls below \$2,500)	\$10 per month
Insufficient funds (whether paid or returned) (Check, ACH, Recurring Debit Card Transactions)	\$33 per transaction
Premium OD Usage Fee (Debit Card Overdrafts Paid)	\$15 per transaction (transactions \$75 and 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
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 <sup>3</sup>	\$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 (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
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 <sup>1</sup>	No charge
Out-of-Network ATM Transactions	No charge
Credit Card Late Payment Charge	See credit card agreement
Additional/Replacement Card	\$5 each
Sales Receipt Copy	\$15 each
Foreign Currency Conversion <sup>4</sup>	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
Online/Mobile Banking Bill Payment Fees	Fee Amount
Expedited Electronic Payment	\$10
Expedited Check	\$25
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	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 <sup>nd</sup> Day Delivery Mon. – Fri.	\$13
2 <sup>nd</sup> Day Delivery Saturday	\$15
One-Time 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.

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

<sup>2</sup> Fee is waived for the first three months after the account is opened.

<sup>3</sup> Fee 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.

<sup>4</sup> Fee is waived for the Cash Rewards Visa® Signature

**Please Note: Some fees may be reduced or waived based on products and service usage. Learn more at [affinityfcu.com/more-program/index.aspx](https://affinityfcu.com/more-program/index.aspx).**