#  AAEC Credit Union

##  Schedule of Service Fees

##  Effective October 4, 2023

##  GENERAL

|  |  |
| --- | --- |
| Phone Transfer | Free |
| AAEC Anywhere (online) Transfer  | Free |
| Online Bill Pay  | Free |
| Overdraft Protection Transfer  | $3.00 |
| Non-Sufficient Funds (per item)  | $25.00 |
| Daily Overdraft Fee  | $5.00 |
| Checks & Items Returned Unpaid  | $25.00 |
| Uncollected Funds Return Fee  | $25.00 |
| Stop Payment for Draft/ACH  | $15.00 |
| Stop payment on a AAEC check  | $15.00 |
| Copy of Check  | $5.00 |
| Original Check (limited availability)  | $7.00 |
| Garnishments/Levies/Liens/Legal Docs  | $50.00 |
| Inactivity Fee  | $30.00 |
| Early Account Closing (w/i 90 days)  | $25.00 |
| Verification of Deposit  | $20.00 |
| Gift Card -5 free per month | $3.00 |
| Returned Mail | $5.00 |
| Cashier’s Check  | $2.00 |
| Temporary Checks (3 checks)  | $1.00 |
| Incoming Wire  | $10.00 |
| Outgoing Domestic Wire  | $25.00 |
| Outgoing International Wire  | $50.00 |
| Statement Copy | $5.00 |
| Acct Balancing; (hourly, 1/2 hr min) | $50.00 |
| Duplicate release deed  | $20.00 |
| Subordination of Mortgage  | $100.00 |
| Lien release letter  | $5.00 |
| Multiple payoff request  | $10.00 |
| Reopening of HE w/i 1 year  | $500.00 |
| Streamline Mortgage Refinance  | $1000.00 |
| Safe Deposit Boxes Annual 3x10  5x10 10x10 | $55.00$75.00$125.00 |
| Safe Deposit Overdraft Fee  | $25.00 |
| ACH TeleTransfer (3 free/co)  | $35.00 |
| Loan Skip-a-Pay  | $35.00 |
| Excessive Coin Deposit (over 4/yr)  | 5% |

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### VISA ACCOUNTS

|  |  |
| --- | --- |
| Application Fee | None |
| Annual Fee | None |
| Transaction Fees: For Foreign Purchases  Cash Advance ($5.00 min)  | 1%2% |
| Balance Transfer Fee | None |
| Late Payment Fee  | Up to $25.00 |
| Rush Fee  | $25.00 |
| Documentation Fee  | $10.00 |
| Returned Check Fee  | Up to $25.00 |
| New or Replacement Card Fee  | $10.00 |
| Card Recovery Fee  | $75.00 |
| Pay by Phone Fee | $10.00 |
| Online Payment Fee | None |
| Emergency Card Replacement | $150.00 |
| Stop Pymt-Recurring Item | $25.00 |

##### ATM & DEBIT CARDS

You’ll receive 8 free PIN-based transactions

each month. PIN-based transactions in excess of

8 will be charged as follows:

|  |  |
| --- | --- |
| Cash Withdrawals  | $1.00 |
| Point of Sale Purchases  | $1.00 |
| Deposits | Free |
| Additional Cards | $5.00 |
| Replacement Cards | $5.00 |
| Balance Inquiry | $.50 |

Debit Card signature based transactions are

unlimited with no fees.

When you use an ATM, you may be charged a

fee by the ATM operator. For a fee-free ATM,

use AAEC Credit Union, Village Bank & Trust,

visit [www.allpointnetwork.com](http://www.allpointnetwork.com) or

[www.co-opnetwork.org](http://www.co-opnetwork.org).