

## AAEC Credit Union

### Schedule of Service Fees

Effective December 1, 2014

#### VISA ACCOUNTS

Application Fee	None
Annual Fee	None
Transaction Fees:	
For Foreign Purchases	1%
Cash Advance	2% of advance amount with a minimum of \$5.00
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
Statement Check Fee	\$5.00
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 in your area, visit [www.allpointnetwork.com](http://www.allpointnetwork.com), [www.co-opnetwork.org](http://www.co-opnetwork.org), or use any Village Bank & Trust ATM.

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#### GENERAL

Phone Transfer	Free
Teller Express Transfer	Free
Home Financial (internet) Transfer	Free
Online Bill Pay	Free
Overdraft Protection Transfer	\$3.00
Non-Sufficient Funds (per item)	\$25.00
Daily Overdraft Fee	\$5.00
Deposited Checks/Other Items	
Returned Unpaid	\$25.00
Uncollected Funds Return Fee	\$25.00
Stop Payment for Draft/ACH	\$15.00
Stop payment on a Bank check	\$30.00
Copy of Check	\$5.00
Original Check (limited availability)	\$7.00
Garnishments, Executions, Levies and Liens	\$35.00
Inactivity Fee	\$25.00
Verification of Deposit	\$20.00
Returned Mail	\$2.00
Cashier's Check	\$2.00
Temporary Checks (4 checks)	\$1.00
Incoming Wire	\$10.00
Outgoing Domestic Wire	\$25.00
Outgoing International Wire	\$50.00
Statement Copy	\$5.00
Account Balancing (1/2 hr minimum)	\$50.00 (per hour)
Credit Card Pymt	3% of transaction minimum \$10.00
Duplicate release deed	\$20.00
Subordination of Mortgage	\$25.00
Lien release letter	\$5.00
Multiple payoff request	\$10.00
Reopening of HE within 1 year of closing	\$500.00