

**AAEC Credit Union**

**Schedule of Service Fees**  
Effective May 11, 2022

**VISA ACCOUNTS**

Application Fee	None
Annual Fee	None
Transaction Fees:	
For Foreign Purchases	1%
Cash Advance (\$5.00 min)	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).

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**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)	\$5.00
Credit Card Pymt (\$10 min)	3%
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	\$55.00
5x10	\$75.00
10x10	\$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%