

Atlantic Federal Credit Union

Member Merits Benefits & Fee Schedule

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

	<u>Premier</u>	<u>Enhanced</u>	<u>Value</u>
Consumer Loan Discount with AutoPay (Excludes VISA, Residential Loans, Student Loans and Share Loans) . 0.25%	0.125%	0.000%	
Account Verification	Free	\$5.00	\$10.00
Additional Access Card (2nd card in same name).....	\$3.00	\$4.00	\$5.00
ATM/Debit Card Replacement.....	Free	\$4.00	\$5.00
ATM Withdrawals.....	12 Free then \$1	10 Free then \$1	8 Free then \$1
ATM Withdrawals or Debit Card Transaction Resulting in Minus Balance	\$25.00.....	\$25.00.....	\$25.00
Benefits Plus Checking Fee Per Month	Free	\$3.00.....	\$3.00
Cancellation of Stop Payment.....	\$10.00	\$25.00.....	\$25.00
Certified Check Fee	Free	\$5.00.....	\$10.00
Check Copy (most recent 12 months)**	\$3.00	\$4.00.....	\$5.00
Copies of IRS Forms.....	Free	\$3.00.....	\$5.00
Copy of PIN.....	Free	\$4.00.....	\$5.00
Copy of Teller Check.....	Free	\$3.00.....	\$5.00
Courtesy Pay (\$25 fee per item)	Limit \$750 for 15 days.....	Limit \$500 for 15 days.....	Limit \$300 for 15 days
Courtesy Pay Late Fee (per occurrence)	\$25.00	\$25.00.....	\$25.00
Deposited Checks (& other items) return unpaid	\$25.00	\$25.00.....	\$25.00
Deposit Verification.....	Free	\$5.00.....	\$10.00
Dormant Account Fee Per Month.....	NONE	NONE	\$10.00
Electronic Bill Payer	Free	Free.....	Free
Funds Transfer (@nytime Fast-pay users only).....	\$10.00	\$12.50.....	\$15.00
Money Market Withdrawals or Transfers per Month - First 6	Free	Free.....	Free
Thereafter each Money Market withdrawal or transfer	\$10.00	\$10.00.....	\$10.00
Money Orders	Free	\$0.75.....	\$1.00
NSF Fee	\$25.00.....	\$25.00.....	\$25.00
Online Banking	Free	Free.....	Free
Statement Copy (most recent 12 months)**	\$3.00	\$4.00.....	\$5.00
Stop Payment	\$10.00	\$25.00.....	\$25.00
Wire Transfer Domestic Outgoing.....	\$20.00	\$22.50.....	\$25.00
Wire Transfer International Incoming/Outgoing	\$40.00	\$40.00.....	\$40.00

Premier Category: Aggregate Deposit & Loan Balances* \geq \$25,000.00 AND Direct Deposit.

Enhanced Category: Aggregate Deposit & Loan Balances* \geq \$2,500.00 and $<$ \$25,000.00 AND Direct Deposit.

Value Category: Aggregate Deposit & Loan Balances* $<$ \$2,500.00 or No Direct Deposit.

*Visa & Student loans not applicable **\$5 fee per item for copies beyond the most recent 12 month period