

# American Partners

## Federal Credit Union

### Fee Schedule

REVISED DATE: (06-21-18)

#### Savings Account

- Membership Share.....\$5.00 minimum in savings account to remain a member

#### Savings Account Fees

- Savings Account Excessive Withdrawal Fee:.....3 free/month, \$10 thereafter
- Money Market Account Excessive Check Writing Fee:.....6 free/month, \$10 thereafter

#### Checking Account Fees

- NSF Fee.....\$31.00/item
- Return Item Fee.....\$10.00/item
- Stop Payment Fee.....\$29.00/request
- Check Printing Fee.....Prices may vary depending upon style
- Paid Check Copy Fee.....\$5.00/item
- Account Activity Printout Fee.....\$2.00
- Replace ATM/Debit Card.....\$5.00/card
- Change or Reminder of PIN Number for ATM/DEBIT Card Fee.....\$2.00/item
- ACH Origination Return Item Fee.....\$10.00/item Debit/Credit
- Renewal Fee for Inactive Debit Cards.....\$5.00
- Courtesy Pay Fee .....\$29.00/item (Overdraft fees may be imposed in connection with checks, in-person withdrawals, ATM withdrawals, or by other electronic means.)
- Monthly Maintenance Fee.....\$1.00

#### Other Service Fees (applicable to all accounts)

- Check Cashing Fee.....\$3.00 (for non-members only)
- Statement Copy Fee.....\$2.00/copy
- Transfer Fee (Manual).....\$1.00
- Deposited Item Return Fee.....\$10.00/item
- Wire Transfer Fees Incoming or Outgoing.....\$10.00 per wire
- Certified Check Fee.....\$1.50/check
- Money Order Fee.....\$1.50/money order
- Visa TravelMoney.....\$3.00/card
- Visa Gift Cards.....\$3.00/card
- Account Closure Fee.....\$20.00 if closed within ninety (90) days
- Visa Credit Card Late Fee.....\$10.00
- Loan Late Fee.....\$20.00
- Subordination Agreement.....\$100.00
- International Collection Fee.....Service fees will apply *A fee of 1 percent of the amount of the transaction, calculated in U.S. dollars, will be imposed on all foreign transactions, including purchases, cash advances, and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates.*
- Collection Item Fee.....\$10.00
- Dormant Account Fee.....\$3.00/month Fee(s) will apply on accounts after 2 years of dormancy with balances of less than \$100. **UTMA/MINOR Accounts are excluded from this fee.**
- Tax Levy Filing Fee.....\$40.00/Levy
- Closed IRA Fee.....\$5.00
- Research Fee.....\$20.00/hour
- Member Re-Establish Fee.....\$20.00
- Christmas Club (Early Closure).....\$5.00

#### Electronic Funds Transfer Fees

- ATM Transaction Fees.....\$1.00 per (Withdrawals, transfers, transaction/inquiry inquiries, NSF, invalid PIN, etc.)

#### Safe Deposit Box Fees

- Annual Rental
- | <u>Size:</u> | <u>Fees:</u> |
|--------------|--------------|
| 3x5 .....    | \$12.00      |
| 3x10 .....   | \$24.00      |
- Drilling of Box Fee.....\$75.00+
  - Lost Key Fee.....\$10.00+

#### Online Services (C.U. Online)

- Review Account, Transfer within Accounts, Print-out Fees.....FREE
- Bill Pay.....FREE

#### **NOTICE**

*APFCU reserves the right to charge your account with any pass-thru charges imposed when doing business with another financial institution on your behalf.*

#### **Mailing Address:**

**PO Box 1198  
Reidsville, NC 27323**

618 North Scales Street  
Reidsville, NC 27320  
(336) 349-2729

**Greensboro Branch**  
4636 W. Market Street  
Greensboro, NC 27407  
(336) 855-3553 ext. 6

 Our Web Address: [www.apfcu.com](http://www.apfcu.com)  
"Extraordinary Service for Everyday People."

## FUNDS AVAILABILITY NOTICE

THIS NOTICE DESCRIBES YOUR ABILITY TO WITHDRAW FUNDS AT AMERICAN PARTNERS FEDERAL CREDIT UNION.

RESERVATION OF RIGHT TO HOLD. In some cases, we will not make all of the funds that you deposit by check available to you on the next business day after we receive your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$200.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the next business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

LONGER DELAYS MAY APPLY: We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000.00 on any one day.
- You deposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

FOREIGN CHECKS. Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which it is drawn.

GENERAL POLICY. Our policy is to make funds from your cash and check deposits available to you on the next business day that we receive your deposit. Electronic direct deposits will be available on the day after the day we receive your deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before close of business on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after close of business or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

# Rate & Fee Schedule

