# 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).