

SERVICE CHARGE AND FEE SCHEDULE

Effective August 8, 2017 (Subject to Change)

Free

Monthly checking account maintenance.....	FREE
POP Money (mobile/online Standard) ⁶	FREE
External Transfer (mobile/online Standard) ⁶	FREE
Bill Pay (mobile/online Standard) ⁶	FREE
eStatements ⁶	FREE
Online Access/MobileAccess ⁶	FREE
eDeposits (mobile/online) ⁶	FREE
Visa Credit Card annual fee.....	NONE
Visa Debit Card annual fee.....	NONE
<i>No minimum monthly transaction requirements</i>	
Plastic card replacement.....	FREE
Overdraft transfer from savings/checking/line of credit ⁷	FREE
Inquiry/Withdrawal at ABECU owned ATMs or CO-OP ATMs.....	FREE
IRA or HSA set-up.....	FREE
Member notary service.....	FREE

Account Administration

Maintenance charge for accounts in a household with combined total loan balances and total average daily deposit balances less than \$500 ¹	\$5/month
<i>Exempt accounts: members age 25 and younger or age 65+, new members with accounts open less than 6 months, or members with direct deposit(s) totaling \$500+ per month.</i>	
Account reopen/reactivation.....	\$25
Returned statement.....	\$5/each
Account research.....	\$20/hour
myFit Card account.....	\$5/month
Returned NSF/UCF check or ACH item.....	\$29/item
Paid NSF check, ACH, or debit item.....	\$29/item
Returned check deposit.....	\$15/item
Check/periodic statement copy.....	\$2/item
Pricing for Eagle Advantage members.....	FREE

Checking

Below \$500 minimum average daily balance for Interest Checking Plus account.....	\$5/month
Logo checks (single).....	\$16.50/box
Logo checks (duplicate).....	\$18.50/box
Pricing for Silver Member Merits.....	50% discount
Pricing for Gold Member Merits and Eagle Advantage members.....	FREE ²
Custom and other check styles.....	varies
Stop payment on check or ACH item.....	\$29/item
Positive Pay for NSF/UCF check or ACH item ⁴	\$10/item
Foreign check processing (<i>additional foreign institution fees may apply</i>)	
Provisional Canadian Cash Letter.....	\$5/item
Provisional Foreign and USD.....	\$6/item
Provisional Return.....	\$22/item
Collection Item Foreign and USD.....	\$17/item
Collection Item Return.....	\$32/item
Bill Pay (mobile/online Expedited Electronic) ⁶	\$5/item
Bill Pay (mobile/online Overnight Check) ⁶	\$25/item

ATM (ATM owner-imposed surcharges may apply)

Withdrawal at non CO-OP ATMs.....	\$1.50/transaction
Pricing for Silver Member Merits.....	4 FREE/month
Pricing for Gold Member Merits.....	6 FREE/month
Inquiry at non CO-OP ATMs.....	\$1.50/inquiry

Other

POP Money (mobile/online outgoing Express) ⁶	\$3/each
External Transfer (mobile/online outgoing Express) ⁶	\$3/each
Money Order.....	\$3/each
Pricing for Eagle Advantage members.....	\$1/each
Cashiers Check.....	\$4/each
Pricing for Eagle Advantage members.....	\$1/each
Visa Gift Card®.....	\$4/each
Express Mail/Delivery service at member request.....	varies

Safe Deposit Boxes

(Available at select branch locations)

Size 3x5.....	\$15/year
Size 3x10.....	\$35/year
Size 5x10.....	\$50/year
Size 10x10.....	\$80/year
Size10x16.....	\$90/year
Size 15x15.....	\$100/year
Size 15x32.....	\$200/year

Loans

Skip-a-payment.....	\$25/skipped payment
<i>Requirements and limitations apply, see skip-a-payment form for details.</i>	
Returned loan payment (excludes credit cards).....	
Returned credit card payment.....	Up To \$25/payment
Credit card cash advance.....	\$2/advance
<i>Except Visa Signature which is 3% of each advance (minimum \$10)</i>	
Credit card foreign transaction.....	
Late payment.....	1% of transaction (U.S. Dollars)
	varies based on loan agreement

Non-Members

Check cashing up to \$500.....	\$10/check
\$501-2500.....	\$15/check
\$2501 or greater.....	\$25/check
Coin machine usage.....	9% of total coins cashed

Wire Transactions

Outgoing bank wire, domestic.....	\$15/each
Outgoing bank wire, international.....	\$50/each

ACH = Automated Clearing House; UCF = Uncollected Funds; NSF = Non-Sufficient Funds. Eagle Advantage program is available to members ages 55+ with qualifying balance or direct deposit. Member Merits is a package of free services, discounts and bonuses for households with combined loan and total average daily deposit balances of \$2,500+. (1) Members whose household drops below \$500 in combined loan balances and total average daily deposit balances can avoid this charge by achieving a higher balance within 60 days of dropping below. (2) Service based on current account standing; limitations apply. One courtesy pay override at no charge every 12 months. (3) Limit one box free or discounted per calendar year. (4) Member initiated request; subject to verification. Limitations/restrictions apply. (5) Withdrawals from all non-ABECU/ABECU owned ATMs are included in monthly free transactions for Member Merits benefits. (6) Requires Online Access/Mobile Access+. Cellular carrier and data rates may apply. (7) Enrollment required.



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Federally insured by NCUA