

Truth in Savings Fee Schedule

Air Force Federal Credit Union

The rates contained in the Fee Schedule are accurate as of May 1, 2018. For current information call the Credit Union at 210-673-5610 (San Antonio) or Toll Free 1-800-227-5328

ACH Services	Fee	General Transaction Fees Applicable to All Account Types	Fee
ACH Transfer from other Institutions to Pay AFFCU Loan	FREE	Non-sufficient Funds per debit	\$29.00
ACH Transfer From AFFCU to Pay Other Institution Loan - Setup	\$4.95	Inactivity Fee (first charged to checking then savings)/month	\$10.00
All other ACH Transfers – Setup	\$4.95	Bad Address Fee (first charged to savings, then secondary savings, then money market accounts, the Christmas Club accounts and finally checking accounts) – per month	\$5.00
ACH Origination returned unpaid for any reason	\$29.00	ATM Balance Inquiry – Non-AFFCU Branded and Non-COOP ATMs per inquiry	\$1.00
Stop Payment of ACH Transfer per item	\$29.00	ATM Transactions – Non-AFFCU Branded and Non-COOP ATMs per Transaction	\$1.00
Personal Checking Account Services		Stop Payment on an Official Check	\$30.00
Modification Fee ^G	\$29.00	Extended Negative Balance Fee ^F	\$5.00
Checks – depending on style and quantity	Varies	Expedited Payment Fee	\$10.00-\$15.00
MICR Error caused by printing error (other than Harland)/check	\$3.00	Close/Re-open Account per share, loan or service transferred	\$29.00
Check Photocopy (in excess of 2/statement cycle)/copy	\$3.00	Domestic Wire – outgoing	\$15.00
Research per hour – one hour minimum	\$20.00	International Wire – outgoing	\$50.00
Statement reconciliation per hour – one hour minimum	\$20.00	Incoming Wire – incoming	\$5.00
Temporary Checks (12 checks)	\$2.00	Western Union Domestic Money Transfer ^B	\$20.00
Temporary Checks (20 checks)	\$3.00	Western Union International Money Transfer ^B	Varies
Courtesy Pay Fee per debit as applicable	\$29.00	Money Orders	\$3.00
Overdraft Transfer Fee (from savings or line of credit) per day	\$2.00	Legal Service – Levy, Garnishment, etc. This fee is in addition to the Research Fee and Fees for Copies, if any apply.	\$50.00
Savings Account Services		Paper Statement – per statement ^D	\$3.00
Excess Withdrawal Fee – per debit after six free	\$10.00	Returned Check or ACH drawn on an account owned or controlled by an owner of the account to which the funds were credited	\$29.00
Early Closure Fee (if closed within 60 days of opening)	\$5.00	Returned Check other than above	\$9.00
Minimum Balance Fee ^A – Money Market only – Balance falls below \$250 any time during the month	\$10.00	Statement Copy per statement	\$5.00
Closing Christmas Club off annual cycle	\$10.00	VISA® Gift Cards each regardless of denomination	\$2.95
Official Check	\$2.00	VISA® Reloadable Prepaid Student Card per card	\$5.00
Early Withdrawal Fee from Christmas Club	\$10.00	Load Fee for VISA® Reloadable Prepaid Student Card	FREE
Associational and Business Checking Account Services		On-line Inquiries for VISA® Reloadable Prepaid Student Card	FREE
Basic Business Checking Account (for non-profit and military related organizations and Associations)	FREE	VISA® Card Reissue other than normal Expiration Reissue	\$10.00
Standard Business Checking		VISA® Card Expedited Mailing	\$25.00
Monthly Service Charge	\$10.00	VISA® Credit Card Express Payment	\$15.00
Item Charge in excess of 100 per item	\$0.20	Other Services General Services	
Fees waived if \$2,500 minimum daily balance maintained		Internet Banking	FREE
Plus Business Checking		Internet Banking for Businesses	FREE
Monthly Service Charge	\$15.00	Mobile Banking	FREE
Item Charge in excess of 250 per item	\$0.20	Mobile Deposit for Consumers	FREE
Fees waived if \$2,500 minimum daily balance maintained		Bill Payment for Consumers	FREE
Other Business Service Fees^C		Automated Telephone Access 24 x 7	FREE
Business Bill Pay per month	\$10.00	Online document storage	FREE
Rolled Coin per roll	\$0.05	E-Statements with check images	FREE
Strapped Currency per \$1,000 and fraction thereof	\$0.75	Personal Expense Tracking	FREE
Deposit Correction Fee per deposit	\$2.50	Alerts for low balances or specific transaction types and/or amounts	FREE
Loan Service Fees		Safe Deposit Box Service (not at all locations – subject to availability) Sizes and annual rent listed below: ^E	
Extension Fee (Including Holiday Skip)	\$25.00	3 x 5 Box	\$34.00
		3 x 10 Box	\$60.00
		5 x 10 Box	\$94.00
		10 x 10 Box	\$144.00
		Key Deposit	\$15.00
		Key Replacement, Accessing the Box due to lost Key, Legal Service Access	Actual Cost Varies

^A – If the balance in the Money Market Account balance falls below the Minimum Balance requirement of \$250 at any time during the calendar month for any reason whatsoever, excluding an error made by Us, this fee is assessed at the end of the month.

^B – Funds to be picked up at a Western Union location.

^C – These Fees apply only to Business Accounts, General Transaction Fees may also apply to Business Accounts

^D – Paper statement fee is charged only on occurrence of an actual statement; Primary members under the age of 18 or born before January 1, 1951 will not be charged.

^E – Safe Deposit Boxes ARE NOT insured by NCUA.

^F – Will be charged following each five (5) consecutive days a share remains negative.

^G – Will be charged to process a change request received after May 31, 2018.

