

Account Maintenance

Address Search.....	monthly \$5.00
Inactive Account (after 12 months of no activity)	monthly \$3.00
Money Market Share Account	
If balance falls under \$2,500.....	monthly \$10.00
Stop Payment - Pre-Authorized and Checking	each \$25.00
Stop Payment - Credit Union Checks	each \$25.00
Stop Payment - Visa® Credit Card Convenience Check	each \$25.00
Closed Membership Account Within 60 Days of Opening	\$15.00
Visa Credit Card Cash Advance	per advance \$2.00
Single Service Members (Members 18 and Older)	
Cash Check	each \$2.00
Withdrawals	each \$2.00
Items Sent for Collection.....	each \$20.00
Reoccurring ACH Convenience Loan Payment	Free
One-Time ACH Convenience Loan Payment	\$5.00

Money Orders and Checks

Money Orders.....	each \$2.00
Certified Checks.....	each \$5.50
American Express Travelers Cheques (per \$100)	each \$1.00
Dual Signature Cheques (per \$100)	each \$1.75
Money Wires/Bank Wires	
Incoming.....	each \$10.00
Outgoing.....	each \$25.00
Outgoing International.....	each \$35.00
Western Union Commercial Money Orders	
\$0 - \$10,000.....	each \$20.00
Each additional \$10,000.....	each \$20.00
International money order fees may vary.	
Credit Union Checks in Branch	
1st Check	Free
Additional Checks	\$5.00
Out-of-Country Checks.....	Not Accepted

Document Copies

Member.....	per copy \$4.00
Non-Member	per copy \$5.00
<i>Includes check copy, statement copy, account inquiries/history copy, photocopies, Visa sales slip copy, and other miscellaneous account information</i>	
Notary	
Member	Free
Non-Member	per page \$4.00

Service and Research

Balancing Checkbook	per hour \$15.00
Account Research Time	per 15 minute intervals \$5.00
Legal Attachments to Account	minimum \$100.00
Non-Member Cashing APGFCU Check	\$5.00

Coin Counting Machines

Members 18 and Over	2¢ for every dollar counted
Members under 18	No charge up to \$50 (2¢ for every dollar counted over \$50)
Commercial Accounts/Non-Member Usage	9¢ for every dollar counted

Business Checking Accounts

If Balance Falls Below \$1,000	monthly \$10.00
First 50 Items Cleared per Month	Free
Additional Items Cleared	each 30¢
First 100 Deposited Items per Month	Free
Additional Items Deposited	each 30¢
Bulk Rolled Coin	Coin Value + 3rd Party Delivery Fee

Checking and Check Card Overdraft

Share Protection Fee	per item \$10.00
Visa Credit Card Protection Fee (APGFCU)	per day \$5.00
Easy Cash Protection Fee	per item \$5.00
Courtesy Pay (must opt in to receive this service)	
Debit Card Transactions.....	per day \$30.00
Check & ACH Transaction.....	per item \$30.00
Non-Sufficient Funds	per item \$30.00
Returned Check (not APGFCU)	per item \$20.00

Replace Lost Cards Or Pins

ATM/Visa Check Card	each \$7.50
PIN Replacement	each \$5.00
Visa Credit Card	each \$7.50
Member Select PIN	Free

ATM Activity

All Transactions/Inquiries at APGFCU ATMs	Free
Account-to-Account Transfer at Non-APGFCU ATM.....	each \$1.50
Withdrawal at Non-APGFCU ATM	each \$1.50
Bronze Level Benefit	each \$1.25
Silver Level Benefit	each \$1.00
Gold Level Benefit	Free
Balance Inquiry at Non-APGFCU ATM	each \$1.00
Bronze Level Benefit	each 75¢
Silver Level Benefit	each 50¢
Gold Level Benefit	Free
Surcharge* (Allpoint Network)	None
Surcharge* (Non-Allpoint Network).....	determined by ATM owner
ATM Deposit Misuse Fee	each \$50.00

*Fees may be charged by the company that owns the ATM (called a surcharge). If there is a surcharge, the fee amount will be displayed on the ATM screen, and you have the option to cancel the transaction if you do not want to pay the fee. You will not be charged a surcharge at Allpoint ATMs; however, you will be charged the non-APGFCU ATM fees depending on your Member Rewards level.

Safe Deposit Boxes

Safe Deposit Box Rental (where available)	prices start at \$50.00
Silver Level Benefit	25% Discount
Gold Level Benefit	50% Discount
Late Payment	monthly \$5.00
Drilling Fee.....	\$25+ Drilling Contractor Fees

Online Services

Online Banking	Free
Online Statements	Free
Phone Banking	Free
Mobile Banking	Free
Bill Pay	Free
Bill Pay Stop Payment	each \$25.00
Bill Pay Check Copy	each \$5.00
Bill Pay Overnight Check.....	each \$14.95
Bill Pay Same-Day Payment.....	each \$9.95
Account-to-Account Outgoing Transfer.....	each \$1.00
Popmoney Transaction.....	each \$1.00
Mailed Paper Statement (Excludes Loan and Visa statements)	\$2.00

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Courtesy Pay (must opt in to receive this service)

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Check & ACH Transaction	per item \$32.00
Non-Sufficient Funds	per item \$32.00
Returned Check (not APGFCU)	per item \$20.00

Replace Lost Cards Or Pins

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PIN Replacement	each \$5.00
Visa Credit Card	each \$7.50
Member Select PIN	Free

ATM Activity

APGFCU and Allpoint Network ATM Transactions/Inquiries

Non-APGFCU/Allpoint Network ATM Transactions	
Account-to-Account Transfer	each \$1.50
Withdrawal.....	each \$1.50
Bronze Level Benefit	each \$1.25
Silver Level Benefit	each \$1.00
Gold Level Benefit	Free
Balance Inquiry	each \$1.00
Bronze Level Benefit	each 75¢
Silver Level Benefit	each 50¢
Gold Level Benefit	Free
Surcharge* (Allpoint Network)	None
Surcharge* (Non-Allpoint Network).....	determined by ATM owner
ATM Deposit Misuse Fee	each \$50.00

*Fees may be charged by the company that owns the ATM (called a surcharge). If there is a surcharge, the fee amount will be displayed on the ATM screen, and you have the option to cancel the transaction if you do not want to pay the fee.

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Account-to-Account Outgoing Transfer.....	each \$1.00
Popmoney Transaction.....	each \$1.00
Mailed Paper Statement (Excludes Loan and Visa statements)	\$2.00