

Basic Business Checking

Maintenance Fee if Daily Balance Falls Below \$1,000	monthly \$10.00
First 125 Deposited Items and 75 Cleared per Month	Free
Additional Items Cleared	each 30¢
First \$5,000 Cash Deposited per Month	Free
Additional Cash Deposited12¢ for each \$1,000
Dividends Paid	standard rate*

Business Plus Checking

Maintenance Fee if Daily Balance Falls Below \$10,000	monthly \$15.00
First 225 Deposited Items and 125 Cleared per Month	Free
Additional Items Cleared	each 30¢
First \$10,000 Cash Deposited per Month	Free
Additional Cash Deposited12¢ for each \$1,000
Dividends Paid	standard rate*

Premium Business Checking

Maintenance Fee	monthly \$20.00
First 325 Deposited Items and 175 Cleared per Month	Free
Additional Items Cleared	each 30¢
First \$35,000 Cash Deposited per Month	Free
Additional Cash Deposited12¢ for each \$1,000
Dividends Paid	tiered based on balance*

Not-for-Profit Checking

Maintenance Fee	none
First 325 Deposited Items and 175 Cleared per Month	Free
Additional Items Cleared	each 20¢
Cash Deposited per Month	No limit
Dividends Paid	tiered based on balance*

*See our rate sheet for current rates.

Coin and Currency

Currency Supplied	20¢ per strap
Rolled Coin Supplied	10¢ per roll
Rolled Coin Deposited	10¢ per roll
Bulk Coin Deposited	\$5.00 per bag
Coin Counting Machine	9¢ for every dollar counted

Remote Deposit Capture

50 or fewer items per month	\$25.00 per month
51-100 items per month	\$50.00 per month
101 or more items per month	\$75.00 per month

Account Maintenance

Business Money Market Below Minimum Balance	\$10.00
Night Drop	\$2.00 per container (not-for-profit accounts are exempt)
Stop Payment - Pre-Authorized and Checking	each \$29.00
Stop Payment - Credit Union Checks	each \$29.00
Stop Payment - Visa® Credit Card Convenience Check	each \$29.00
Deposit Correction Notice	\$2.00 each
Address Search	monthly \$5.00
Inactive Account (after 12 months of no activity)	monthly \$3.00
Closed Membership Account within 60 Days of Opening	\$15.00
Visa Credit Card Cash Advance	per advance \$2.00
Items Sent for Collection	each \$20.00
Reoccurring ACH Convenience Loan Payment	Free
One-time ACH Convenience Loan Payment	\$5.00
Out of Country Checks	Not accepted
Escheatment Fee	\$20.00

Wires

Incoming	\$10.00 each
Outgoing Assisted Wire	\$40.00 each Domestic / \$60.00 each International
Outgoing Online Wire	\$25.00 each Domestic / \$35.00 each International

Checking and Debit 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
Non-Sufficient Funds/Uncollected Funds	\$32.00 per occurrence (paid or returned)
Returned Check (not APGFCU)	per item \$20.00

Money Orders and Checks

Money Orders	each \$2.00
Certified Checks	each \$5.50
Western Union Commercial Money Orders	
\$0 - \$10,000	each \$20.00
Each additional \$10,000	each \$20.00
<i>International money order fees may vary.</i>	
Credit Union Checks in Branch	
1st Check	Free
Additional Checks	\$5.00

Service and Research

Account Research Time	\$5.00 per 15 minute intervals
Balancing Checkbook	\$15.00 per hour
Legal Attachments to Account	minimum \$100.00

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

Replace Lost Cards

ATM/Visa Check Card	each \$7.50
Visa Credit Card	each \$7.50

ATM Activity

APGFCU and Allpoint Network ATM Transactions/Inquiries	Free
Non-APGFCU/Allpoint Network ATM Transactions	
Account-to-Account Transfer	each \$1.50
Withdrawal	each \$1.50
Balance Inquiry	each \$1.00
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.

Safe Deposit Boxes

Safe Deposit Box Rental (where available)	prices start at \$50.00
Lost Key(s)/Lock replacement	\$25 + Drilling Contractor Fees***

***Contact us for an estimate on drilling contractor fees as prices may vary.

Convenience Services

Online Banking with Bill Pay	Free
Mobile Banking for Business ¹	Free
Visa Debit Card	Free
Online Statements with Check Images	Free
Phone Banking	Free
ACH	\$10 per file
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
Standard External Transfer	Free
Next Day External Transfer	each \$5.00
Popmoney Transaction	each \$1.00
Mailed Paper Statement (When online banking is activated. Excludes loans and Visa statements.)	\$2.00

¹Message and data rates apply. Contact your mobile carrier for more information.