

ACCOUNT SERVICES & FEE SCHEDULE



EFFECTIVE: FEBRUARY 15, 2023

ACCOUNT MAINTENANCE

Savings Account	FREE
Checking Account	FREE
IRA Savings Account	FREE
Money Market Savings.....	FREE
Premium Money Market Savings.....	FREE

CARD SERVICES

ATM Transactions (conducted at any ATM; machine surcharges may apply)	FREE
ATM Surcharge Rebates (applies only on transactions conducted on Checking accounts).....	Unlimited
Foreign Transactions	FREE
Replacement Debit/ATM or Credit Card	
In-person	FREE
Mailed (per card).....	\$10
Rush Delivery Service (per card)	
Domestic Address.....	\$30
International Address	\$75

GENERAL SERVICES

Account Research (per hour; 1 hour minimum).....	\$10
Check Printing	
Advancial logo checks.....	FREE
Specialty checks	varies
Inactive/Dormant Account (per month after 180 days of inactivity)	\$10
Non-member Check Cashing (per check).....	\$10
Notary	
In person	FREE
Remote	varies
Rush Document Delivery	
Domestic Address	\$30
International Address.....	\$75
Shared Branch Access	FREE
Telephone Banking.....	FREE

LOANS

Returned Payment (per occurrence)	\$10
Skip-a-Payment (per request)	\$10

ONLINE SERVICES

Account to Account (A2A) Transfers.....	FREE
Bill Payer Service	FREE
Bill Payer Next Day Electronic Delivery	\$10
Bill Payer Overnight Check Payment	\$10
cuAnywhere® Online Banking & Mobile App.....	FREE
Card Updater	FREE
eStatements.....	FREE
Remote Deposit.....	FREE
Zelle®	FREE

TRANSACTIONS

Money Market Savings and/or Premium Money Market Savings Withdrawal	
First three per month.....	FREE
Additional withdrawals (per withdrawal over 3 per month)	\$10
Overdrafts/Non-Sufficient Funds	
(Maximum total of \$20 per day in combined overdraft and NSF fees per account)	
Overdraft Transfer from Savings.....	FREE
Check Clear® Courtesy Overdraft (per presentment)	\$10
Non-sufficient Funds (per presentment)	\$10
Returned Deposit Item (per presentment)	\$10
Stop Payment (per request).....	\$10

SAFE DEPOSIT BOX

ANNUAL RENTAL RATES

3" x 5" x 22"	\$20
5" x 5" x 22"	\$30
3" x 10" x 22"	\$40
5" x 10" x 22"	\$65
10" x 10" x 22"	\$130
Key Deposit (refundable).....	\$10

WIRE TRANSFERS

Incoming.....	FREE
Outgoing	
Domestic.....	\$10
International (available online only through cuAnywhere Online Banking)	varies

This Account Services and Fee Schedule is effective as of February 15, 2023 and supersedes all previous versions of Advancial Federal Credit Union's Account Services and Fee Schedule. This Account Services and Fee Schedule is incorporated into and becomes part of your Account Agreement and Disclosures. Applicable fees disclosed elsewhere than on this Account Services and Fee Schedule apply. For credit cards and loans, your loan contract supersedes the Account Services and Fee Schedule. Fees and charges are subject to change.