

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 \$29.00
Stop Payment - Credit Union Checks	each \$29.00
Stop Payment - Visa® Credit Card Convenience Check	each \$29.00
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
Escheatment Fee.....	\$20.00

Money Orders and Checks

Money Orders.....	each \$2.00
Certified Checks.....	each \$5.50
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
<i>International money order fees may vary.</i>	
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)

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

**Note: Items may be re-presented if there are insufficient funds. Fees are charged each time an item is presented.*

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

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
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.*

Safe Deposit Boxes

Safe Deposit Box Rental (where available)	prices start at \$50.00
Silver Level Benefit	25% Discount
Gold Level Benefit	50% Discount
Lost Key(s)/Lock replacement.....	\$25 + Drilling Contractor Fees*

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

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
Standard External Transfer.....	Free
Next Day External Transfer	each \$5.00
Popmoney Transaction.....	each \$1.00
Mailed Paper Statement (Excludes Loan and Visa statements)	\$2.00