

Fee Schedule

Effective Date: August 1, 2024

Share Draft (Checking) Account Fees

Everyday Business Checking:	\$9.95 per month**
Check Orders:	Varies

Overdraft / Non-Sufficient Funds Fees

Fees charged per item per presentment

ATM	\$29.00
ACH and Checks	\$29.00
Debit Card	\$29.00
Courtesy Pay¹	\$29.00
Returned Loan Payment	\$15.00

Other Service Fees (Applicable to All Accounts)

Account Closure	\$10.00 if closed within 90 days of opening
Account Reconciliation/Research	\$35.00 per hour
Card Rush Order	Up to \$65.00
Cashier's Check	\$2.00 per check*
Check Copy	\$5.00 per check
Coin Counting	10% for non-members
Counter Checks	\$1.00 per page of four checks
Debit Card Foreign Transaction	Up to 1.5% will be charged on all transactions processed in a foreign country. All fees are calculated based on the transaction amount after it is converted to U.S. dollars. Some exclusions apply.
Debit/Credit Card Replacement	\$8.95
Deposited Item Return	\$10.00 per item drawn on member's count at another institution.
Foreign Item	Varies; collection fees incurred will be charged to member's account.
Inactive Account	\$5.00 per month, after six months of inactivity. Fee is waived if under 19 years, have \$250 in aggregate balances or have an open loan or line of credit.
Legal Processing /Garnishment & Levies	Up to \$100.00
Monthly History / Statement Copy	\$5.00
Monthly Paper/E-Statement Return	\$10.00
Non-Member on us Check Cashing	Non-members cashing AHCU member checks at any AHCU branch will be charged \$5.00 per check for each check \$1,000.00 or less and \$25 per check for each check \$1,000.01 and greater.
Returned Mail	\$2.00
Rolled Coin	\$0.05 per roll/\$2.50 per box
Stop Payment	\$33.00
Strapped Currency	\$1.00 per strap

Telephone Transfer	\$2.00 per transaction (no fee for loan payments)*
Wire Transfer (Incoming)	\$10.00 per wire
Wire Transfer (Outgoing Domestic)	\$25.00 per wire
Wire Transfer (Outgoing International)	\$65.00 per wire

Insured Money Market Account Fees:

Insured & IRA Money Market	\$15.00 per month if minimum balance is not maintained
Insured Money Market	\$25.00 per transaction exceeding account limitations
Minimum Check/Draft Fee	\$25.00 per check/draft written for less than \$500

Loan Fees:

Credit Card Cash Advance	2% of advance amount
Duplicate Lien Release	\$25.00
Duplicate Satisfaction	\$50.00
Subordination	\$175.00

Electronic Fund Transfer Fees:

Automatic Overdraft Protection Transfer	\$1.00 per savings transfer (no fee from Rapid Advance)*
Foreign (Non-AHCU) ATM / ATM Service Charge	Five free per month, \$1.00 per transaction above five, ATM owner may still impose surcharge

* Fee waived monthly for Everyday Advantage Account holders.

Safe Deposit Box Fees

Safe deposit box sizes are available at Champlin, Circle Pines, Coon Rapids, and St. Francis branches. Lease is yearly. Fee deducted automatically from your share account on the last business day of January.

<u>Rental Size</u>	<u>Annual Rental</u>
3" x 5"	\$25.00
5" x 5"	\$35.00
3" x 10"	\$45.00
5" x 10"	\$60.00
5" x 16"	\$88.00
10" x 10"	\$110.00
Lost Key	\$35.00
Two Lost Keys/Box Drilling	\$275.00

Bill Pay Fees

Inactivity	\$5.00 per month with no use
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¹ Courtesy Pay: It is not a line of credit and does not constitute an actual or implied agreement between the Credit Union and any account owner or authorized signer. This courtesy for consumer checking accounts will be limited to a maximum of \$500 overdraft (negative) balance for eligible accounts. Transaction types that are eligible for Courtesy Pay include and are limited to: ACH transactions, Draft and On-Ups checks at the teller counter. You must bring your account balance to a positive balance within every twenty-five (25) day period, not be in default on any loan or other obligation to the Credit Union and the account cannot be subject to any legal or administrative order or levy. The Credit Union is not obligated to pay any items presented for payment if your account does not contain sufficient available funds. Any discretionary payment as part of the Courtesy Pay service does not obligate the Credit Union to pay any additional non-sufficient fund check or item. Courtesy Pay is a service and not a right or obligation and the Credit Union in its sole and absolute discretion can cease paying overdrafts at any time without prior notice of the reason or cause.

** Monthly fee waived for Non-Profit Businesses (organizations and associations)

