

FEE SCHEDULE

Effective Date: August 1, 2011

Credit Union Membership

- Membership Share: refundable \$25.00 par value

Share Account Fees

- IRA Account holders will be charged a \$15.00 per member annual administrative fee to be assessed on January 1, each year
- Insured & IRA Money Market Account Service Fee \$15.00 per month if the minimum balance is not maintained.
- Insured Money Market Transaction Fee \$25.00 per transaction for exceeding account limitations. See schedule.

Share Draft Account Fees

- EveryDay Checking Account.....\$2.95 per month maintenance fee
- Simply Checking Account.....No maintenance fee paper statement only
- Business Checking Account.....\$9.95 per month excluding non-profit organizations or associations.
- Overdraft/NSF/Returned Fee.....\$33.00
- Stop Payment Fee.....\$30.00
- Check Printing Fee.....Prices vary by style

Other Service Fees (applicable to all accounts)

- Account Closure Fee.....\$10.00 if closed within 90 days of opening
- Account Re-opening Fee.....\$10.00 if reopened within 90 days of closing
- Account Reconciliation Fee.....\$35.00/hour
- Account Research Fee.....\$35.00/hour
- Card Rush Order Fee.....Up to \$65
- Cashiers Check.....\$2.00/check
- Check Copy Fee.....\$5.00/copy
- Coin Counting Fee.....5% for non-members, Free for members
- Collection Request Fee.....\$25.00/item (fee subtracted from amount of check), non-members only
- Debit Card Foreign Transaction Fee
A fee of 1% will be charged on all transactions completed in a foreign country. All fees are calculated based on the transaction amount after it is converted to U.S. dollars. These fees are charged except where excluded.
- Debit Card International Authorization Strategy Waive Request Fee.....\$18 per card waived (for transactions outside of Canada, Mexico, and USA)
- Debit/ATM Non-Activated Fee.....\$1.50/month
- Debit Card Replacement Fee.....\$5.00
- Debit Card With Photo.....\$5.00
- Deposited Item Return Fee.....\$4.00/item
- Foreign Item Fee.....Variable, collection fees incurred will be charged to member's account

- History Printout.....\$5.00
- Inactive Account Fee.....\$5.00/month after 6 months and less than \$250 balance (Ages 18 and over)
- Incorrect Address Fee.....\$10.00
- Internet Check Retrieval.....no charge
- Legal Process Fee.....\$25.00
- Loan Processing Fee.....\$25.00
- Loan Coupon Book.....\$10.00
- Mail Return Fee.....\$2.00
- Money Order Fee.....\$1.00/check
- Non-Member Check Cashing.....Non-members cashing AHCU member checks at any AHCU branch will be charged \$5 for checks up to \$1000.00 and \$25 for checks \$1000.01 and greater.
- Notary Fee.....\$1.00/stamp for non-members, free for members.
- Statement Copy Fee.....\$5.00/month
- Telephone Transaction Fee.....\$2.00/transaction
- Wire Transfer (incoming) Fee.....\$5.00/wire
- Wire Transfer (outgoing) Fee.....\$20.00/wire
- Wire Transfer (International).....\$60.00/wire

Electronic Funds Transfer Fees

- Automatic Transfer Fee.....\$1.00/transfer from savings (No fee if from LOC)
- ATM NSF Fee.....\$33.00
- ACH NSF Fee.....\$33.00
- Bill*PAY Fee.....\$0.95/transaction over 10 pays; \$5.00/month for no usage during the previous month
- ATM Transaction Fee......5 free/month, \$1.00 for Each there-after. (ATM Owner may surcharge)

Safe Deposit Box Fees

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

Rental Size: Annual Rental

- 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
- Drilling of Box Fee.....\$250.00
- Lost Key Fee.....\$25.00
- Two Lost Keys Fee.....\$250.00

Funds Availability

\$2,500 a week limit on cash withdrawals without one week prior notice and a \$1,000 limit on cash withdrawals at the drive-thru windows. \$15,000 maximum cash withdrawal limit.



Coon Rapids Branch
3505 Northdale Blvd NW
Coon Rapids, MN 55448

Anoka Branch
601 East Main Street
Anoka, MN 55303

Champlin Branch
11681 Theatre Drive North
Champlin, MN 55316

Circle Pines Branch
4 South Pine Drive
Circle Pines, MN 55014

Forest Lake Branch
Northland Plaza Suite 100
1500 S. Lake Street
Forest Lake, MN 55025

St. Francis Branch
23280 St. Francis Blvd NW
St. Francis, MN 55070

Federally insured by NCUA.



RATE & FEE SCHEDULE

SHARE AND SHARE DRAFT ACCOUNTS

3505 Northdale Boulevard NW
Coon Rapids, MN 55448

763-422-0290
www.ahcu.coop

RATE AND FEE SCHEDULE

The rates, fees, and terms applicable to your account at the Credit Union are provided in this Rate and Fee Schedule.
The Credit Union may offer other rates for these accounts from time to time.

Effective Date:

RATE SCHEDULE						
	Share Savings Account	Holiday/Vacation Clubs	IRA Money Market Account	GoalSaver Accounts	Simply Checking Account	EveryDay Checking Account
DIVIDENDS Tiers for Dividend Rate Calculations	\$0 - \$2,000 \$2,000.01 - above					
Dividends Compounded	Quarterly	Annual	Monthly	---	---	---
Dividends Credited	Quarterly	Annual	Monthly	---	---	---
Dividends Period	Calendar Quarter	Calendar Annual	Calendar Month	---	---	---
BALANCE REQUIREMENTS						
Minimum Opening Balance	\$25.00	---	\$100.00	\$100.00	\$100.00	\$100.00
Minimum Balance to Avoid Service Charge	\$25.00	---	\$100.00	---	---	---
Minimum Balance to Earn the Stated APY	---	---	---	---	---	---
Balance Method	Daily Balance	Daily Balance	Daily Balance	---	---	---
ACCOUNT LIMITATIONS See Section 6 below.	Account transfer limitations apply.	Account withdrawal limitations apply.	Account transfer limitations apply.		Paper Statement only.	

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate and Fee Schedule are share accounts.

1. Rate Information. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and; frequency of compounding for an annual period. For Share Savings, Holiday/Vacation Clubs, GoalSaver, and Money Market Accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Money Market Share account and GoalSaver accounts are a Tiered Rate listed above. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Dividend Compounding and Crediting. The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends. For Share Savings, Holiday/Vacation Clubs, GoalSaver, and Money Market Accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. For Share Savings, Holiday/Vacation Club, Money Market Share, and GoalSaver, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share Savings and Money Market Accounts, there is a minimum balance required to avoid a service fee for the dividend period. If the minimum balance is not met, there will be a service fee as set forth on the reverse side. For Share Savings, Holiday/Vacation Clubs, GoalSaver, and Money Market Accounts, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. Account Limitations. For Share Savings and Money Market Share, no more than six (6) preauthorized, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account will be subject to a fee of \$25.00 per transaction or closed. For a Holiday Club account, the entire balance will be paid to you by transferring to your share account on the first Tuesday in November and

the account will remain open. If you withdraw any of the account balance at any time, we may impose a fee of all accrued, uncredited dividends on the account and your account will be closed. You may make transfers or withdrawals in the first seven (7) days after the account is opened without restriction. For a Vacation Club account, the entire balance will be paid to you by transferring to your share account of yours on the first Tuesday of April and the account will remain open. If you withdraw any of the account balance at any time, we may impose a fee of all accrued, uncredited dividends on the account and your account will be closed. You may make transfers or withdrawals in the first seven (7) days after the account is opened without restriction. For EveryDay Checking and Simply Checking accounts, no account limitations apply.