

Fee Schedule

Effective Date: August 10, 2018

Share Draft (Checking) Account Fees

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|------------------------------|--------------------|
| EveryDay Advantage Checking: | FREE |
| SPIRIT Checking: | FREE |
| EveryDay Checking: | \$2.95 per month* |
| EveryDay Business Checking: | \$9.95 per month** |

Overdraft / Non-Sufficient Funds Fees

Fees charged per item per presentment

| | |
|-----------------------------|---------|
| ATM: | \$33.00 |
| ACH: | \$33.00 |
| Debit Card: | \$33.00 |
| Share Draft Checking: | \$33.00 |
| Courtesy Pay ¹ : | \$33.00 |
| Returned Loan Payment | \$33.00 |

Other Service Fees (Applicable to All Accounts)

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|----------------------------------|--|
| Account Closure: | \$10.00 if closed within 90 days of opening |
| Account Reconciliation/Research: | \$35.00 per hour |
| Stop Payment: | \$33.00 |
| Cashier's Check: | \$2.00 per check* |
| Check Copy: | \$5.00 per check |
| Coin Counting: | 5% 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 |
| Card Rush Order: | Up to \$65.00 |

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| Deposited Item Return: | \$4.00 per item |
| Foreign Item: | Varies; collection fees incurred will be charged to member's account |
| Monthly History / Statement Copy: | \$5.00 |
| 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. |
| Monthly Paper/E-Statement Return: | \$10.00 |
| Legal Processing / Garnishment & Levies: | Up to \$100.00 |
| Money Order: | \$1.00 per money order* |
| 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 |
| Strapped Currency: | \$1.00 per strap |
| Telephone Transfer: | \$2.00 per transaction (no fee for loan payments) * |
| Wire Transfer (Incoming): | \$5.00 per wire |
| Wire Transfer (Outgoing): | \$20.00 per wire |
| Wire Transfer - International: | \$60.00 per wire |



¹ Courtesy Pay: It is not a line of credit and does not constitute an actual or implied agreement between AHCU 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-U's 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 AHCU and the account cannot be subject to any legal or administrative order or levy. AHCU 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 AHCU to pay any additional non-sufficient fund check or item. Courtesy Pay is a service and not a right or obligation and AHCU in its sole and absolute discretion can cease paying overdrafts at any time without prior notice of the reason or cause.

*Monthly fee waived when EveryDay Advantage criteria met for qualifying account(s). ** Monthly fee waived for Non-Profit Businesses (organizations and associations)



NMLS #794427

Federally insured by NCUA

Revision Date: 6/2020

Insured Money Market Account Fees

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| 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

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|----------------------------------|----------------------|
| Credit Card Cash Advance: | 2% of advance amount |
| Duplicate Lien Release: | \$10.00 |
| Duplicate Satisfaction: | \$25.00 |
| Subordination: | \$175.00 |

Electronic Fund Transfer Fees

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|---|--|
| Automatic Overdraft Protection Transfer: | \$1.00 per savings transfer (no fee from Rapid Advance) * |
| Foreign (Non-AHCU) ATM: | 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: | \$25.00 |
| Two Lost Keys/Box Drilling: | \$250.00 |

Bill Pay Fees

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|---------------------------------|------------------------------|
| Inactivity: | \$5.00 per month with no use |
| Overnight Delivery: | \$25.00 |
| Overnight Paper Payment: | \$25.00 |
| Account to Account: | \$5.00 |
| Same Day Payment: | \$14.95 |

