

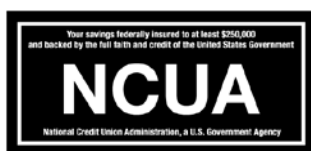
BUSINESS ACCOUNTS

Schedule of Fees and Charges



The fees listed here are accurate as of May 1, 2016. For current information, please inquire at any branch or call 210.673.5610 or 800.227.5328.

ACH Services	Fee	Transaction Services	Fee
All other ACH Transfers – Setup	\$4.95	Deposit Correction	\$2.50
Stop Payment of ACH Transfer per item	\$29.00	Non-AFFCU ATM Inquiry	\$1.00
Associational and Business Checking Account Services		Official AFFCU (Teller) Check	\$2.00
Standard Business Checking		Credit Union Services	
Monthly Service Charge	\$10.00	Account Print Out Charge	\$1.00
Standard Business Checking is allowed up to 100 items processed monthly with no charge (.20 per item charge in excess of 100) Check Deposits (does not include each check in deposit, max 20 checks per deposit.) Monthly Service fee may be offset by maintaining \$2,500 minimum daily balance.	\$0.20	AFFCU Check Stop Payments – per item	\$30.00
Plus Business Checking		American Express Travelers Cheques – Single Signer per \$100 value	\$0.50
Monthly Service Charge	\$15.00	American Express Travelers Cheques for Two per \$100 value	\$1.00
Plus Business Checking is allowed up to 250 items processed monthly with no charge (.20 per item charge in excess of 250) Check Deposits (does not include each check in deposit, max 20 checks per deposit.) Monthly Service fee may be offset by maintaining \$2,500 minimum daily balance.	\$0.20	Business Bill Pay – per month	\$10.00
Business check card point-of-sale overdraft	\$29.00	Business Visa Debit Card Re-Issue	\$10.00
Non-Sufficient Funds (NSF) for Checks or ACH	\$29.00	Close/Re-open Account (for ownership change or any other reason) – per share	\$29.00
Check or ACH debit return for non-sufficient funds	\$29.00	Domestic Wire – per transfer	\$15.00
Overdraft Transfer Fee – per day	\$2.00	Incoming Wire	\$5.00
Research/Balancing per hour – one hour minimum	\$20.00	International Wire	\$50.00
Stop Payment of Check – per item	\$29.00	Legal Service – Levy, Garnishment, etc.	\$50.00
Check Orders, Checkbook Covers and Accessories – depending on style and quantity	Varies	Money Order	\$3.00
Savings Account Services		Paper Statement – per statement	\$3.00
Inactive for 12 months – per month	\$10.00	Return Check (Personal Check) – per item	\$29.00
Account Early Closure of less than 60 days	\$5.00	Return Check (Two-Party Check) – per item	\$9.00
Bad Address – per month	\$5.00	Rolled Coin – per roll	\$0.05
Excess Withdrawal (limit 6/month) – per debit	\$10.00	Signature Guarantee and Notary Services	FREE
Money Market Services		Statement Copy – per statement	\$5.00
Below \$250.00 Minimum Balance – per month	\$10.00	Strapped Currency per \$1,000 and fraction thereof	\$0.75
Excess Withdrawal (limit 6/month) – per debit	\$10.00		



Federally insured by NCUA.