Member Account Service Charge Schedule

This Service Charge Schedule for all accounts sets forth certain fees and charges applicable to regular share, share draft, and money market accounts effective October 19, 2026. This schedule is incorporated as part of your account agreement with Advantage Federal Credit Union. You will be notified of changes to these fees.

Service	Charge
Account to Account/Person to Person/Zelle Failed Transfer	$36.00/item
AFCU Official Check (ONE FREE per month)	$5.00/chk.
ATM Withdrawals at Advantage ATMs	FREE
Check Cashing, non-member	$5.00 ea.
Check Copy - Electronic Bill Pay	$20.00/item
Check Printing	Varies by style
Courtesy Pay Overdraft Protection[3]	$36.00/ea.
Debit Card Replacement (ONE FREE per year)	$10.00/ea.
Deposited Check Returned	$20.00/item
Early Withdrawal from Holiday Club/Spread-the-Check/Vacation Club	$5.00/withdrawal
Escheatment Fee	$20.00
External Expedited Transfer	$9.95/item
Federal Express credit/debit card to member - Domestic	Up to $50.00
Federal Express credit/debit card to member - International	Up to $250.00
Inactive Account - No activity for any account under one member number for a consecutive 12-month period with an aggregate current balance less than $300.*	$10.00/mo.
GuardID Checking Account	$7.00/mo.
Insufficient Funds[1]	$36.00/item
Legal Action Compliance	$100.00
Mail Returned from Post Office / Address Incorrect	$10.00/item
Money Maker Fee - Day-end balance less than $2,000	$5.00/mo.
Non-Advantage ATM after the first 5 transactions each month[2]	$2.00/ea.
Notary Fees for Non-Members	$2.00/item
Overdraft Fee[3]	$36.00/item
Overdraft Transfer Fee (from Savings)	$7.00/transfer
Quick Pay (Phone)	$10.00/item
Quick Pay (Website)	$10.00/item
Protested Item	$15.00/item
Research or Special Services ($30.00 minimum)[4]	$30.00/hr.
Shared Branching Bank Check, Non-Members	$5.00/chk.
Skip-A-Payment	$35.00/ea.
Smart Money Checking-Cumulative Average Balance less than $5,000	$5.00/mo.
Stop Payment	$36.00/item
Transfer/Closeout of IRA	$25.00
Wire Transfer - Outgoing Domestic	$20.00/ea.
Wire Transfer - Outgoing International	$40.00/ea.
Wire Transfer - Incoming Domestic & International	$10.00/ea.

Foreign Transactions
All foreign VISA ATM withdrawals and POS transactions will be converted to U.S. dollars before being charged to your account in accordance with VISA International regulations for international transactions in effect at the time of the transaction. A rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives,or the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the Issuer.

*Fee is waived for primary account owners less than 21 years of age.

[1]The same item may be presented multiple times and incur multiple fees for each time the item is re-presented. [2]Advantage ATMs include Allpoint ATMs. [3]Overdrafts may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. [4]Can include Statement and Check copies.

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