

Basic Business Checking

Maintenance Fee if Daily Balance Falls Below \$1,000	\$10.00 monthly
First 125 Deposited Items and 75 Cleared per Month	Free
Additional Items Cleared	30¢ each
First \$5,000 Cash Deposited per Month	Free
Additional Cash Deposited	12¢ for each \$1,000
Dividends Paid	standard rate*

Business Plus Checking

Maintenance Fee if Daily Balance Falls Below \$10,000	\$15.00 monthly
First 225 Deposited Items and 125 Cleared per Month	Free
Additional Items Cleared	30¢ each
First \$10,000 Cash Deposited per Month	Free
Additional Cash Deposited	12¢ for each \$1,000
Dividends Paid	standard rate*

Premium Business Checking

Maintenance Fee	\$20.00 monthly
First 325 Deposited Items and 175 Cleared per Month	Free
Additional Items Cleared	30¢ each
First \$35,000 Cash Deposited per Month	Free
Additional Cash Deposited	12¢ for each \$1,000
Dividends Paid	tiered based on balance*

Not-for-Profit Checking

Maintenance Fee	none
First 325 Deposited Items and 175 Cleared per Month	Free
Additional Items Cleared	20¢ each
Cash Deposited per Month	No limit
Dividends Paid	tiered based on balance*

*See our rate sheet for current rates.

Coin and Currency

Currency Supplied	20¢ per strap
Rolled Coin Supplied	10¢ per roll
Rolled Coin Deposited	10¢ per roll
Bulk Coin Deposited	\$5.00 per bag
Coin Counting Machine	9% of amount counted

Remote Deposit Capture

50 or fewer items per month	\$25.00 per month
51-100 items per month	\$50.00 per month
101 or more items per month	\$75.00 per month

Account Maintenance

Business Money Market Below Minimum Balance	\$10.00
Night Drop	\$2.00 per container (not-for-profit accounts are exempt)
Stop Payment - Pre-Authorized and Checking	\$29.00 each
Stop Payment - Credit Union Checks	\$29.00 each
Stop Payment - Visa® Credit Card Convenience Check	\$29.00 each
Deposit Correction Notice	\$2.00 each
No Forwarding Address Fee	\$5.00 monthly
Inactive Account (after 12 months of no activity)	\$3.00 monthly
Closed Membership Account within 60 Days of Opening	\$15.00
Visa Credit Card Cash Advance	\$2.00 per advance
Items Sent for Collection	\$20.00 each
Reoccurring Electronic Loan Payment	Free
Out of Country Checks	Not accepted
Escheatment Fee	\$20.00

Wires

Incoming	\$10.00 each
Outgoing Assisted Wire	\$40.00 each Domestic / \$60.00 each International
Outgoing Online Wire	\$25.00 each Domestic / \$40.00 each International

Checking and Debit Card Overdraft

Share Protection Fee	\$10.00 per item
Visa Credit Card Protection Fee (APGFCU®)	\$5.00 per day
Easy Cash Protection Fee	\$5.00 per day
Non-Sufficient Funds/Uncollected Funds*	\$32.00 per occurrence (paid or returned)
Returned Check	\$20.00 per item

*Note: Items may be re-presented if there are insufficient funds. Fees are charged each time an item is presented.

Money Orders and Checks

Money Orders	\$2.00 each
Certified Checks	\$5.50 each
Western Union Commercial Money Orders	
\$0 - \$10,000	\$20.00 each
Each additional \$10,000	\$20.00 each
<i>International money order fees may vary.</i>	

Credit Union Checks in Branch

1st Check	Free
Additional Checks	\$5.00

Service and Research

Account Research Time	\$5.00 per 15-minute intervals
Balancing Checkbook	\$15.00 per hour
Legal Attachments to Account	\$100.00 minimum

Document Copies

Member	\$5.00 per copy
Non-Member	\$5.00 per copy
<i>Includes check copy, statement copy, account inquiries/history copy, photocopies, Visa sales slip copy, and other miscellaneous account information.</i>	

Notary Services

Member	Free
Non-Member	Not available

Replace Lost Cards

ATM/Visa Debit Card	\$7.50 each
ATM/Visa Debit Card Rush Replacement	\$25.00 each
Visa Credit Card	\$7.50 each
Visa Credit Card Rush Replacement	\$12.50 each

ATM Activity

APGFCU and Allpoint Network ATM Transactions/Inquiries	Free
Non-APGFCU/Allpoint Network ATM Transactions	
Account-to-Account Transfer	\$1.50 each
Withdrawal	\$1.50 each
Balance Inquiry	\$1.00 each
Surcharge** (Allpoint Network)	None
Surcharge** (Non-Allpoint Network)	determined by ATM owner
ATM Deposit Misuse Fee	\$50.00 each

**Fees may be charged by the company that owns the ATM (called a surcharge). If there is a surcharge, the fee amount will be displayed on the ATM screen, and you have the option to cancel the transaction if you do not want to pay the fee.

Safe Deposit Boxes

Safe Deposit Box Rental (where available)	prices start at \$50.00
Lost Key(s)/Lock replacement	\$25 + Drilling Contractor Fees***

***Contact us for an estimate on drilling contractor fees as prices may vary.

Convenience Services

Online Banking with Bill Pay	Free
Mobile Banking for Business ¹	Free
Visa Debit Card	Free
Online Statements with Check Images	Free
Phone Banking	Free
ACH	\$10 per file
Bill Pay Stop Payment	\$25.00 each
Bill Pay Check Copy	\$5.00 each
Bill Pay Overnight Check	\$14.95 each
Bill Pay Same-Day Payment	\$9.95 each
Standard External Transfer	Free
Next-Day External Transfer	\$5.00 each
Mailed Paper Statement (When online banking is activated. Excludes loans and Visa statements.)	\$2.00

¹Message and data rates apply. Contact your mobile carrier for more information.