

Account Maintenance

No Forwarding Address Fee.....	\$5.00 monthly
Inactive Account (after 12 months of no activity)	\$3.00 monthly
Money Market Share Account	
If balance falls under \$2,500.....	\$10.00 monthly
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
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
Escheatment Fee.....	\$20.00

*For additional information on Visa Credit Card Cash Advance, please refer to our Visa Cash Back Credit Card Agreement and Visa Credit Card Agreement.

Money Orders and Checks

Money Orders.....	\$2.00 each
Certified Checks.....	\$5.50 each
Money Wires/Bank Wires	
Incoming.....	\$10.00 each
Outgoing.....	\$25.00 each
Outgoing International	\$40.00 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
Out-of-Country Checks.....	Not Accepted

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

Service and Research

Balancing Checkbook	per hour \$15.00 per hour
Account Research Time	\$5.00 per 15-minute intervals
Legal Attachments to Account	\$100.00 minimum
Non-Member Cashing APGFCU® Check	\$5.00

Coin Counting Machines

Members 18 and Over	2% of amount counted
Members under 18	No charge up to \$50 (2% of amount counted over \$50)
Non-Member	9% of amount counted

Checking and Check 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
Courtesy Pay†	
Standard Courtesy Pay (Check, ACH, & Other Transactions*)	\$32.00 per item
Extended Courtesy Pay (One-Time Debit Card Transactions**)	\$32.00 per day
Non-Sufficient Funds*	\$32.00 per item
Returned Check	\$20.00 per item

†Refer to our All About Your Accounts agreement for additional information on our Courtesy Pay program.

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

**Must opt-in to receive this service.

Replace Lost Cards Or PINs

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
Member Select PIN	Free

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
Bronze Level Benefit	\$1.25 each
Silver Level Benefit	\$1.00 each
Gold Level Benefit	Free
Balance Inquiry	\$1.00 each
Bronze Level Benefit	75¢ each
Silver Level Benefit50¢ each
Gold Level Benefit	Free
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
Silver Level Benefit	25% Discount
Gold Level Benefit	50% Discount
Lost Key(s)/Lock replacement.....	\$25 + Drilling Contractor Fees*

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

Online Services

Online Banking	Free
Online Statements	Free
Phone Banking	Free
Mobile Banking*	Free
<i>*Data and other carrier charges may apply.</i>	
Bill Pay	Free
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 (Excludes Loan and Visa statements)	\$2.00