

ADVANTAGE CHECKING FEES AND TERMS

Account Opening and Usage	Minimum Deposit Needed to Open Account	\$ 0	
	Monthly Fee	\$ 10	
	Requirements to Waive Monthly Fee		Direct Deposit of at least \$500 per month, have an open Summer Pay account, or maintain combined Savings and Loan balance(s) of at least \$20,000
	Dividend Rate	0.05%	for current rates, visit AppleFCU.org/Rates
	Apple FCU ATM Fees	\$ 0	for using an Apple FCU ATM
	CO-OP Network® and Alliance One Network ATM Fees	\$ 0	AppleFCU.org/Locations
	Non-Apple FCU ATM Fees	\$ 0	for using an ATM not owned by Apple FCU <i>(Free & unlimited non-Apple ATM withdrawals; owner of ATM may impose a surcharge)</i>
	Non-Sufficient Funds (NSF) Fee	\$ 25	per item
	Returned Check Fee	\$ 15	per declined check written to your account
	Stop Payment Fee	\$ 20	per item to stop payment for up to 12 months
	Other Service Fees		Copy of Check \$2.00 Copy of Statement \$2.00 Teller Checks Two (2) FREE, \$3 for each additional check
	Inactive Account Fee	\$ 2	account with a balance below \$500 and no activity <i>(other than dividends)</i> for more than 12 months

Overdraft Options	Option A: <i>(Default)</i>	No Overdraft Service	\$ 0	if you choose not to opt in to any kind of overdraft service, transactions that would cause an overdraft will be declined at no cost to you
	Option B:	Overdraft Transfer Fee	\$ 0	per overdraft covered by transfer from linked Savings account, Line of Credit
	Option C: Overdraft Penalty	Overdraft Penalty Fee	\$ 25	per overdraft covered by Credit Union advance
		Maximum No. of Overdraft Penalty Fees per Day	3	items in excess of three (3) will clear but without a fee
		Extended Overdraft Penalty Fee	\$ 0	every thirty (30) days the account is overdrawn, starting thirty (30) days after the account is first overdrawn View Overdraft Disclosure

Processing Policies	Posting Order <i>The order in which withdrawals and deposits are processed</i>	ATM - Eight (8) Point of Sale (POS) Transactions post immediately Drafts/ACH - are listed smallest to largest
	Deposit Hold Policy* <i>When funds deposited to your account are available</i>	<ul style="list-style-type: none"> Cash deposit with teller..... next business day Cash deposit at ATM first \$200, same business day <i>remainder of deposit made available when funds are verified on the following business day</i> Check deposit by Scan same business day <i>when deposits successfully submitted by 4 p.m. ET, Monday - Friday</i> Check deposit by Mobile or with teller..... same business day <i>when mobile deposits successfully submitted by 3 p.m. ET, Monday - Friday; if check is received after that time it will be processed on the next business day (excluding weekends/holidays)</i> Check deposit at ATM..... next business day Direct deposit..... next business day Wire transfer..... same business day For all deposits, the first \$200 of a day's deposit of check(s) will be made available immediately. If something causes a longer hold on a deposit, the first \$500 of that deposit will be made available either the same business day of the deposit or the next business day Funds from non-bank checks may take an extra business day to become available <p>*For more information on deposit holds, see the Check Hold Policy</p> <p>A "business day" is a non-holiday weekday. The end of a business day varies by branch, but it is no earlier than 5 p.m.</p>

Dispute Resolution	Dispute Resolution Agreement	If you have any dispute, contact 703-788-4800
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