

EXTRAS STUDENT CHECKING FEES AND TERMS

Account Opening and Usage	Minimum Deposit Needed to Open Account	\$ 0	
	Monthly Fee	\$ 0	
	Account Qualifications		<ul style="list-style-type: none"> • Must be a full-time student between the ages of 12-23 years old • The account must be enrolled to receive eStatements • Parent/Guardian must be joint-member until student is 18 years old.
	Dividend Rate	N/A	
	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	two (2) FREE non-Apple ATM transactions per month <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	\$ 0	No checks
	Stop Payment Fee	\$ 0	No checks
	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) for more than 12 months</i>
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
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 *For more information on deposit holds, see the Check Hold Policy 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.	
Dispute Resolution	Dispute Resolution Agreement	If you have any dispute, contact 703-788-4800	