

# FREE A+ CHECKING FEES AND TERMS

Account Opening and Usage	Minimum Deposit Needed to Open Account	\$ 0	
	Monthly Fee	\$ 0	
	Requirements to Waive Monthly Fee	N/A	
	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	<a href="http://AppleFCU.org/Locations">AppleFCU.org/Locations</a>
	Shared Branch Fee	\$ 3	per transaction
	Non-Apple FCU ATM Fees	\$1.50	for using an ATM not owned by Apple FCU
	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 ..... <b>Two (2) FREE, \$3 for each additional check</b>
Inactive Account Fee	\$ 2	account with a balance below \$500 and no activity (other than dividends) for more than 12 months	

Overdraft Options	<b>Option A: (Default)</b>	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
	<b>Option B:</b>	Overdraft Transfer Fee	\$ 0	per overdraft covered by transfer from linked Savings account, Line of Credit
	<b>Option C: Overdraft Penalty</b>	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 <a href="#">View Overdraft Disclosure</a>

Processing Policies	<b>Posting Order</b> <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
	<b>Deposit Hold Policy*</b> <i>When funds deposited to your account are available</i>	<ul style="list-style-type: none"> <li>Cash deposit with teller..... <b>next business day</b></li> <li>Cash deposit at ATM ..... <b>first \$200, same business day</b> <i>remainder of deposit made available when funds are verified on the following business day</i></li> <li>Check deposit by Scan..... <b>same business day</b> <i>when deposits successfully submitted by 4 p.m. ET, Monday - Friday</i></li> <li>Check deposit by Mobile or with teller..... <b>same business day</b> <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></li> <li>Check deposit at ATM..... <b>next business day</b></li> <li>Direct deposit..... <b>next business day</b></li> <li>Wire transfer..... <b>same business day</b></li> <li>For all deposits, the first \$200 of a day's deposit of check(s) will be made available immediately.</li> <li>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</li> <li>Funds from non-bank checks may take an extra business day to become available</li> </ul> <p>*For more information on deposit holds, see the <a href="#">Check Hold Policy</a></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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