

Advantage One Credit Union

Fee Schedule

DEPOSIT ACCOUNTS

Overdraft Savings Transfer, <i>per item</i>	\$ 5.00
Check Copy, <i>per check</i>	\$ 3.00
Check Printing, <i>per order</i>	Varies
Non-Sufficient Funds, per item	\$32.00
Non-Sufficient Funds Pre-Authorized Withdrawal, each	\$32.00
Overdraft, per item	\$32.00
Returned Items Check, Debit, EFT, each	\$32.00
Stop Payments, per item	\$32.00
Temporary Checks, <i>per page</i>	\$ 2.00

MEMBERSHIP

Account Reopen, <i>each</i>	\$10.00
Dormant Account, <i>per month</i> ¹	\$ 5.00

ATM/DEBIT CARD

Card Replacement, <i>each</i>	\$ 5.00
Card Replacement Rush, <i>each</i>	Varies
Non-Sufficient Funds ATM Withdrawal, each	\$32.00
PIN Reissue, <i>each</i>	\$ 5.00

VISA®

Card Replacement, <i>each</i>	\$ 5.00
Late Payment, <i>each</i>	\$20.00
Visa Gift Card, <i>each</i>	\$ 3.00
Visa Travel Card, <i>each</i>	\$ 5.95

STAFF ASSISTANCE FEES

Account Reconciliation & Research, <i>per hour</i>	\$25.00
Check By Phone, <i>per check</i>	\$ 5.00
Transfer By Phone, <i>each</i> ²	\$ 3.00

WIRE TRANSFER

Outgoing Domestic Wire Transfer, <i>each</i>	\$20.00
Outgoing Foreign Wire Transfer, <i>each</i>	\$30.00

LEGAL

Escheat Fee, <i>per account</i>	\$50.00
Legal Processing Garnishments & Levies, <i>per item</i>	\$50.00
Signature Guarantee, <i>each</i>	\$10.00

Advantage One Credit Union

Fee Schedule

MISCELLANEOUS

External Account Transfer, <i>per item</i> ³	\$ 0.50
Corporate Check, <i>each</i>	\$ 5.00
Incorrect Address or Returned Mail, <i>each</i>	\$ 5.00
Money Order, <i>each</i>	\$ 2.00
Online Bill Pay, <i>per month</i> ⁴	\$ 0.00
Popmoney® Transaction Fee, <i>per item</i>	\$ 0.50
Statement Copy, <i>per month</i>	\$ 5.00
Manual Transaction Processing Fee, <i>each</i>	\$ 5.00

DISCLOSURES

¹ Dormant Accounts - Your account is considered dormant if your account has had no activity for 12 consecutive months, the balance is less than \$100 and you have no other active accounts with the credit union (loan, IRA, checking, mortgage, etc.).

² No fee is charged for transfers by phone that are made to cover payments to AOCU.

³ Fee is charged only for funds being transferred via ACH to a non-AOCU account.

⁴ ePay Online Bill Pay - ePay is free to members providing that they execute one payment per 30 day period. If no payments occur, the monthly fee of \$2.00 per month will be assessed until a payment posts.

All fees are effective 01/01/2019. All fees are subject to change. Any change that results in an increase in a fee listed herein will result in a reissue of this schedule.



**ADVANTAGE ONE
CREDIT UNION**

734-676-7000 • www.myaocu.com
Brownstown • Riverview • Southgate

Federally Insured by NCUA

01/19