

BUSINESS ACCOUNTS SCHEDULE OF FEES



FEES FOR ALL ACCOUNTS		CURRENT FEES
Abandoned Accounts		\$50.00
Bad Address Fee		\$5.00
Check Clearing History ¹	Last 10 checks	\$5.00
Check Printing Charges		Set by printer (see upon request)
Checking Account Monthly Maintenance ²		\$25.00
Direct Deposit Correction	After 3 rd occurrence	\$25.00
Early Account Closing	Closing within 60 days of opening	\$50.00
Excess Transaction Fee ³		\$0.25
Inactive Account Fee	No account activity for 12 months or more	\$5.00
Non Sufficient Funds (NSF) / Uncollected Item Return Charge ⁴		\$32.00
Paper Statements		\$5.00
Returned Deposit Item		\$25.00
Stop Payment		\$25.00
Tax Levy / Garnishment Administrative Fee		\$75.00
DEBIT CARD USAGE		
Andrews Federal and CO-OP ATMs	ATM/POS (point of sale) Transactions	Free of Charge
Non-Andrews Federal and / or Non-CO-OP ATMs ⁵		\$1.00
Replacement Card		\$10.00
OTHER SERVICES AVAILABLE		
Account Research/Reconciliation	\$25/minimum; fees waived if Andrews Federal error	\$25.00/Hour
Coin Service		varies upon request
Currency Service		varies upon request
Copy of Paid Item / Statement		\$5.00
Express Mail	Subject to weight and delivery location limits	Costs vary
Interim Statement		\$5.00

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OTHER SERVICES AVAILABLE		CURRENT FEES
External Loan Payment by Phone ⁶		\$11.50
Notary		\$2.00 per document
Money Order		\$2.00
Official Check	One per day with no fee	\$5.00
Phone Requests ¹	Balance Request by Phone ¹	\$2.00 1 free per month
	Loan Payment Transfer by Phone ¹	
	Share Transfer by Phone ¹	
Signature Guarantee		\$25.00
Special Collection Item	Domestic	\$10.00
	Foreign	Costs vary
Temporary Checks	Per sheet (4 checks)	\$5.00 per sheet
Verification of Deposit		\$25.00
Wire Transfers ⁶	Bank-to-Bank Outgoing Wires (Domestic)	\$25.00
	Bank-to-Bank Outgoing Wires (International)	\$50.00
	Bank-to-Bank Incoming Wires	\$15.00

¹To avoid these fees, you can view your transaction history, check clearing history and/or current balance in our Mobile App, Digital Banking, or use our automated phone service. To avoid a transfer fee, you can schedule share or loan transfers in our Mobile App or Digital Banking.

²Possibilities Checking fee waived with average monthly balance of \$100; Partnership Checking fee waived with average monthly balance of \$5,000.

³Possibilities Checking fee when you exceed 250 combined transactions per month; Partnership Checking fee when you exceed 500 combined transactions per month. (Fee is per transaction above the monthly combined transaction limit. "Combined Transactions" is the total number of deposits and withdrawals to your checking account in a month, including teller transactions, deposits, draft clearings, ACH transactions, wires, account transfers, check withdrawals, etc.)

⁴Charge is for each time a check, ACH, or debit transfer request and any other type of item is presented or payment is otherwise requested against insufficient/uncollected funds and the item is returned unpaid. Items may be presented for payment multiple times by the depositing institution.

⁵This fee is charged by the credit union when you use a Non-Andrews Federal and/or Non-CO-OP ATM machine. The ATM machine owner/operator may charge additional fees. These additional fees are not associated with, or controlled by, Andrews Federal, and are charged at the owner/operator's discretion.

⁶To avoid these fees, you can 1) Set up an automated payment by Direct Deposit, or 2) Schedule a monthly payment through Bill Pay, a service accessed through Digital Banking, or 3) Set up a recurring ACH by contacting the credit union.

⁷External Account Transfers in Digital Banking can be utilized to avoid this fee. Daily and monthly transaction limits apply. Refer to our business Digital Banking Terms and Conditions for details.