

ATL FEDERAL CREDIT UNION SERVICE FEES

Fees may be reduced or waived based upon each member's Power of Ownership relationship with ATLFCU.

SHARE DRAFT/CHECKING

	Basic	Power Plus	High Power	Maximum Power	Points
Monthly Service Fee	Free	Free	Free	Free	
Per Check Fee	Free	Free	Free	Free	
Overdraft Transfer Fee from Shares or LOC (Basic Accounts Only)	\$2.00	Free	Free	Free	400
Stop Payment Fee	\$ 27.00	\$ 27.00	\$ 27.00	\$ 27.00	5400
Non-return Check or Courtesy Pay Fee	\$ 27.00	\$ 27.00	\$ 27.00	\$ 27.00	
Non-sufficient Funds Fee	\$ 27.00	\$ 27.00	\$ 27.00	\$ 27.00	
Return of Deposited Checks for Any Reason	\$ 27.00	\$ 27.00	\$ 27.00	\$ 27.00	5400
Copy of Statement	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00	600
Copy of Transaction History for Current Month	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	200
Copies of Checks, First Check	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00	600
-Subsequent Checks	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	200
Starter Checks (4 to a Page), Established accounts only!	\$ 4.00	\$ 4.00	\$ 4.00	\$ 4.00	800
Account Reconciliation (1st month free), per subsequent month	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	

LOANS

Late Fee (over 30 days past due), 20% of interest due, minimum fee	\$ 0.25	\$ 0.25	\$ 0.25	\$ 0.25	
Refinancing Fee (within 6 months of original loan date)	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	

VISA CREDIT CARDS

Annual Fee				Free	
Late Payment Fee (10 days past due)	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	
Card Replacement Fee	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	2000
Document Copy Fee	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	1000
Cash Advances	Free	Free	Free	Free	

ATM/CHECK CARD

PIN transactions per month	4 Free	5 Free	6 Free	6 Free	
Fee for additional Transactions	\$ 1.50	\$ 1.50	\$ 1.50	\$ 1.25	300
Card Replacement Fee	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	2000
PIN Replacement Fee	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	2000

OTHER FEES

Account Maintenance Fee (accounts with aggregate balance less than \$50), per month				\$ 1.00	200
Dormant Account Fee per Month (refunded on request)	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	
CU Easy Pay Bill Payment (per month), includes 10 checks per month	\$ 5.00	\$ 4.00	\$ 3.00	Free	
-includes payments per month	10	12	14	16	
-Cost per Additional Check	\$ 0.40	\$ 0.40	\$ 0.40	\$ 0.40	100
-Inactivity Fee	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00	600
Audio Response Free Minutes per Month	30	60	90	120	
-additional per minute fee	\$ 0.10	\$ 0.10	\$ 0.10	\$ 0.10	50
PC Banking Free Logins per Month	30	60	90	120	
-additional login fee per month	\$ 0.10	\$ 0.10	\$ 0.10	\$ 0.10	50
Teller Transfer by Phone (2 Free per month), cost per additional transfer	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00	400
Wire Fees:					
-Domestic	\$ 20.00	\$ 20.00	\$ 20.00	\$ 20.00	4000
-Foreign	\$ 30.00	\$ 30.00	\$ 30.00	\$ 30.00	6000
Overnight Mail Fee	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	5000
Address Correction Fee (refunded on request)	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	
Money Order Fee	\$ 1.00	\$ 1.00	\$ 1.00	Free	200
Cashier's Check Fee	\$ 1.00	\$ 1.00	Free	Free	200
Visa Prepaid Debit Card (includes first load)	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	
Visa Prepaid Debit Card-Personalized (includes first load)	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	
-subsequent loads (members)	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00	
-subsequent loads (non-members)	\$ 4.00	\$ 4.00	\$ 4.00	\$ 4.00	
VISA Gift Card (\$25-500)	\$ 1.50	\$ 1.50	\$ 1.50	\$ 1.50	300
Unprocessed On-Us Checks Payable to Business	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	
Check Cashing Fee (% of check total)	1%	1%	1%	1%	
Copies/Page	\$ 0.50	\$ 0.50	\$ 0.50	\$ 0.50	100
Fax/Page	\$ 0.50	\$ 0.50	\$ 0.50	\$ 0.50	100
Notary Service (fee waived for members)	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	

Learn more about your Points and our Power of Ownership Program at www.atlfcu.com