American Heritage
FEDERAL CREDIT UNION

Business Account Schedule of Fees and Charges

SHARE DRAFT/CHECKING ACCOUNTS

Non-Sufficient Funds (NSF)/Returned NSF	$25.00
Overdraft(OD)	$24.00
Stop Payment of Check:	
Processing Fee	$5.00
Presentment Fee	$20.00
Microfilm Copy of Check	$3.00
Reinstatement of a Closed Account	$25.00
Check written on Closed Account	$30.00
Returned Check/Return of Deposited Item	$25.00

CHECK CARD/ATM SERVICES

ATM Withdrawals:	
American Heritage/Proprietary Machines (unlimited)	**FREE**
Other Machines - up to 10 per month	**FREE**
Each Additional Withdrawal	$1.00
PLUS Network ATM Transactions:	
ATM Inquiries	$1.00
ATM Withdrawals	$2.00
Non-Sufficient Funds (NSF)/Returned NSF	$25.00
Overdraft (OD)	$24.00
Change of PIN	$5.00
Replacement Card	$5.00
Replacement Card - EMV Chip Card	$7.50
Reinstatement of Card Privileges	$25.00
Return of ATM deposit	$25.00
Empty Envelope ATM Deposit	$25.00

ACH/ELECTRONIC SERVICES

OnLine Teller	**FREE**
OnLine Bill Payer Service	**FREE**
eDeposit Scanner Service -	
Trial Period, 90 Days	**FREE**
Base Fee, First Year	$37.50
Base Fee, Second year and thereafter	$50.00
Per Item Fee	**FREE**
Installation Fee	$25.00
Scanner Fee	**FREE**
Direct Deposit	**FREE**
Phone Teller	**FREE**
Non-Sufficient Funds (NSF)/Returned NSF	$25.00
Overdraft (OD)	$24.00
Stop Payment/Revocation of ACH/Electronic Item/Bill Payer:	
Processing Fee	$25.00
Presentment Fee	**FREE**
Wire transfers:	
Incoming	**FREE**
Outgoing, Domestic	$20.00
Outgoing, International	$50.00
ACH Origination (per month)	$20.00
ACH/Payroll File Processing (per file)	$25.00

MAINTENANCE FEES

Free Business Checking Account PLUS	**FREE**
Gold Business Checking Account	
If balance falls below $1,000 at any time during the month	$10.00
VIP Business Checking Account	
If balance falls below $5,000 at any time during the month	$15.00
Business Money Market Account	
If balance falls below $2,500 at any time during the month	$10.00
Each Business MMA Share Draft less than $500	$5.00

MAINTENANCE FEES (continued)

Gold Money Market Account	
If balance falls below $50,000 at any time during the month	$10.00
Each Gold MMA Share Draft less than $500	$5.00
VIP Money Market Account	
If balance falls below $75,000 at any time during the month	$10.00
Each VIP MMA Share Draft less than $1,000	$5.00
Each time during any given statement cycle that the combined total of Money Market Share Drafts that clear and transfers exceed 6	$20.00

TRANSACTION FEES

Free Business Checking Account PLUS	
Combined Item count of 300 per month	**FREE**
Each item over 300	**$0.25**
Gold Business Checking Account	
Combined Item count of 500 per month	**FREE**
Each item over 500	**$0.25**
VIP Business Checking Account	
Combined Item count of 500 per month	**FREE**
Each item over 500	**$0.25**

GENERAL SERVICES

Closed Account Fee (if account closed within 90 days of account opening)	$5.00
Payment Options:	
Visa Gift Card (non-member charge)	$4.00
Visa Gift Card	$2.50
Cashiers' Check	$2.00
Money Orders	$2.00
Counter Checks (set of 4)	$1.00
Travel Card (non-member charge)	$4.00
Travel Card	$2.50
Notary Service	**FREE**
Check Cashing Fee (non-member charge)	$5.00
STAMP Guaranty Fee (non-IRC related)	$5.00
Writ of Attachment	$100.00
Escheatment Service	$100.00
Attorney Inquiries (Per Inquiry)	$25.00
IRS Levy	$100.00
Incorrect Address Fee (per month)	$5.00
Inactive Account Fee after two years (per month)	$10.00
Copy of Account Statement - Paper Statement	$3.00
Copy of CU Issued Check	$7.00
Stop Payment of CU Issued Check	$25.00
Returned 3rd party Check Deposited at CU	$25.00
Printout of Account History Statement (mailed)	$3.00
Research/Reconciliation Fee (per half hour)	$25.00
Express Delivery - Standard Next Day	$18.00
Express Delivery - Weekend Next Day	$25.00

All fees and charges are subject to change
Effective 5/1/16
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