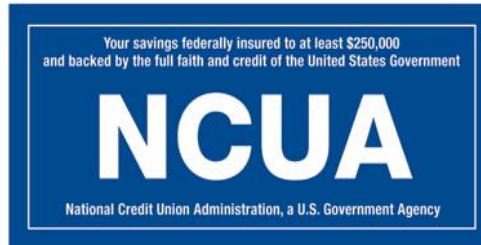


## Fee Schedule

As of November 21, 2014



Your Credit Union is backed by the full faith and credit of the U.S. Government by the National Credit Union Administration (NCUA). The National Credit Union Share Insurance Fund (NCUSIF), which works just like the FDIC, insures deposits up to at least \$250,000. Detailed information on insurance can be found online at [www.ncua.gov](http://www.ncua.gov) in the Share Insurance Toolkit section.



~Equal Opportunity Lender

### **ALLEGHENY METAL FEDERAL CREDIT UNION**

260 Pershing Avenue  
Leechburg, PA 15656  
Phone: (724) 845-8923  
Fax: (724) 845-7452

[www.alleghenymetalfcu.org](http://www.alleghenymetalfcu.org)



<b>Credit Union Membership</b>		<b>AMFCU: FEE SCHEDULE</b> ***Fees are subject to change***
Share Account Joining Fee	\$0.00	\$5.00 Minimum required to open account.
Draft Account Joining Fee	\$0.00	Must have open Share Account & minimum of \$5.00 deposit ( plus Check order fee deposit)
<b>Club Accounts</b>		
Holiday Club Account	\$0.00	Must have open Share Account and a minimum deposit of \$5.00 to open club account, Maximum Balance of \$12,000.00 by period ending October 16 <sup>th</sup> (funds released next business day) Funds must remain in account for full term. Early withdrawal forces account closing without a dividend payment.
Vacation Club Account	\$0.00	Must have open Share Account and a minimum deposit of \$5.00 to open club account, Maximum Balance of \$12,000.00 by period ending May 16 <sup>th</sup> (funds released next business day) Funds must remain in account for full term. Early withdrawal forces account closing without a dividend payment.
<b>Certificate of Deposit</b>		
1 Year CD Account	\$0.00	Must have open Share Account and a minimum deposit of \$5,000.00 to open CD account. Dividends will be paid at Maturity. Early withdrawal penalty will be 90 days of interest. Certificates will automatically roll over with 10 day grace period. When dividends are paid member will have the choice of: Deposit to certificate, deposit to share account, or mail to owner. Share secured loans may be secured by a CD.
<b>Stop Payments</b>		
Stop Payment Fee on member check / ETF	\$30.00	Per each occurrence (ETF = Electronic Funds Transfer)
Stop Payment on an AMFCU Check	\$35.00	AMFCU Checks clear through 1st Commonwealth Bank and \$35.00 is what the Credit Union is charged
<b>Order Supplies</b>		
Checks and Deposit Slips	Varies	Deducted from Draft Account electronically
Vinyl Check Cover	Free	Free at time of new check order
Special Check Cover	Varies	Deducted from Draft Account electronically
Address Labels	Varies	Deducted from Draft Account electronically
Payment Books-1st Order	Free	Ordered at time of new loan
Re-Order Payment Books	\$7.50	Fee for re-order due to members request for lost books, name and/or address change
<b>Debit Card &amp; Share Draft Accounts</b>		
Credit Union ATM Fee	\$0.00	No fees at any CU Dollar ATM, Credit Union ATM or participating Allpoint ATM location – (Note: Locations subject to change)
Other Financial Institution's ATM Fee	Varies	May be subject to optional fee amount with use of other Financial Institutions ATM machines
Replacement Card Fee	\$20.00	Per card
Non-Sufficient Funds Fee /Returned Check	\$20.00	Per each occurrence
Lost or Forgotten PIN Fee	\$5.00	Per each occurrence
Cardholders Deposit Error Fee	\$15.00	Per each occurrence
Other Deposit Discrepancy Fee	\$25.00	Per each occurrence
Improper Endorsement	\$25.00	Per each occurrence
Account Reconciliation / Research	\$35.00	Per hour - Includes deposit and loan related research
Account Reconciliation /Research	\$5.00	Per copy
<b>Other Fees</b>		
Non-Sufficient Funds Fee on Checks	\$20.00	Per each occurrence
Daily Negative Balance Fee	\$5.00	Daily fee accumulates beginning after the 7th business day of insufficient funds
Deposit Item Returned	\$20.00	Per each occurrence (Personal Checks to AMFCU clear through 1st Commonwealth Bank)
Inactive Account Fee	Varies	If a share account remains inactive for a period of three (3) years and the member cannot be located, an inactive account fee of \$5.00 per month retroactive will be charged up to \$180.00. If the balance is less than \$180.00, the account will be closed and the balance will be charged as an inactive account fee. If the balance is over \$300.00, the retroactive inactive fees of \$180 will be charged, the account will be closed, and the remaining funds forwarded to the state as required by law.
Account Closing Fee	\$25.00	For accounts closed within 90 days