

CONSUMER FEE SCHEDULE

A GUIDE TO YOUR AMERICAN EAGLE FINANCIAL CREDIT UNION ACCOUNT

At American Eagle, we're committed to helping you find the right account to meet your needs. We've prepared the following Account Guide to make sure you understand exactly how your account works, how to manage and possibly avoid fees, and what to expect from your personal account(s).

Please consult your Member Account Information Disclosure for complete terms governing your account(s).

Fees Effective March 1, 2019

CHECKING ACCOUNT OPENING & USAGE

	Everyday Checking	Interest Checking	Student Checking	Fresh Start Checking
Minimum Balance to Open	\$1.00	\$1.00	\$1.00	\$1.00
Monthly Service Charge¹	\$0.00	\$20.00	\$0.00	\$8.00 without direct deposit \$5.00 with direct deposit
How You Can Avoid the Monthly Service Charge	N/A <i>There is no monthly service charge</i>	\$25,000 in combined average monthly deposit and loan balances	N/A <i>There is no monthly service charge</i>	N/A
Interest Rate	N/A	Call 800.842.0145, visit your local branch, or go to americaneagle.org for current rates	N/A	N/A
Special Conditions	<ul style="list-style-type: none"> - Unlimited access at Allpoint and SUM Networks - All other non-AEFCU ATMs will result in an AEFCU fee 	<ul style="list-style-type: none"> - Unlimited access to Allpoint and SUM Networks - All other non-AEFCU ATMs are not assessed an AEFCU fee (includes International ATMs) - Access to My Ultimate Money Market, which provides higher rates than our standard Money Market Account - Free overdraft transfer from My Ultimate Money Market Account - One free box of checks per year - Free Money Orders - Free Bank Checks 	<ul style="list-style-type: none"> - This account is available to members between the ages of 13 and 22 years, with a parent, legal guardian, or immediate or extended adult family member (age 21 or over) as a joint owner. This account allows you to use Checking services, including an AEFCU Debit Card and Online Banking - Overdraft Privilege is not offered with this account. AEFCU offers Savings Overdraft to link your Checking to your Savings to protect against overdrawn accounts 	<ul style="list-style-type: none"> - Unlimited access at Allpoint and SUM Networks - All other non-AEFCU ATMs will result in an AEFCU fee - Overdraft Privilege is not offered with this account. AEFCU offers Savings Overdraft to link your Checking to your Savings to protect against overdrawn accounts

Miscellaneous Checking Account Fees: ATM / Debit Card Fees

ATM Withdrawals, Non-AEFCU (AEFCU Fee)	\$2.00
ATM Balance Inquiry Non-AEFCU (AEFCU Fee)	\$1.50
ATM Transactions, Non-AEFCU (Charges by other financial institutions)	Vary by Financial Institution

Foreign Transactions: American Eagle FCU will assess up to a 3.00% international currency conversion fee for purchases, withdrawals, and balance inquiries made with your Debit VISA® or ATM Card outside of the United States.

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CHECKING ACCOUNT OPENING & USAGE CONTINUED

Miscellaneous Checking Account Fees: ATM / Debit Card Fees Continued

Dormant Checking Account (annual) ¹	\$10.00
Inactivity Fee Per Month ²	\$5.00
Early Closeout Fee (within first 180 days)	\$15.00

OVERDRAFT FEES & OPTIONS

Debit Card Overdraft Options. If you would like us to consider allowing an overdraft for purchases using your Debit Card, you will need to opt in to American Eagle's Debit Card Overdraft Privilege Services.

Option A: (Default) You do not Opt-in to AEFCU Debit Card Overdraft Privilege Services	This means that American Eagle will NOT authorize everyday Debit Card purchases if you have insufficient available funds in your account. Since these transactions will be declined, you will not be charged a Debit Card Overdraft fee. You can always change your mind later and opt-in by calling 800.842.0145 or by visiting a branch.
Option B: You Opt-in to AEFCU Debit Card Overdraft Privilege Services	This means that American Eagle will have the discretion to authorize and pay your everyday Debit Card purchases when there are insufficient available funds in your Checking account. This is NOT a guarantee that all overdrafts will be authorized and does NOT apply to Debit Cards tied to Savings accounts. If you overdraw your account, you will be charged an overdraft fee as indicated below.
Debit Card Overdraft Fee	\$35.00
Extended Overdraft Fee	\$0.00
Daily Overdraft / Insufficient Funds Fee Limits	American Eagle currently has no limits.

Insufficient Available Funds Fees: An insufficient available funds fee may be imposed for items presented against insufficient available funds, whether paid or returned, created by check, in-person withdrawal, ACH withdrawal, or other electronic means. **If you have questions, please visit any AEFCU branch or call 800.842.0145, and we will be happy to assist you.**

Non-Debit Card Overdraft Fee (such as checks, ACH items, recurring Debit Card transactions, and Savings account)	\$35.00
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To help manage your accounts or avoid a fee.

American Eagle Account Alerts: American Eagle offers Account Alerts through Online Banking, which can be sent to your mobile phone and/or email. AEFCU will notify you when your Checking or Savings account reaches a low and/or high limit that you establish in order to help you stay on top of your account activity. **If you have questions, please visit any AEFCU branch or call 800.842.0145, and we will be happy to assist you.**

Savings Overdraft Protection (automatic transfer from an AEFCU Savings account - per day)	\$10.00
VISA Overdraft Protection (automatic transfer from an AEFCU VISA Credit Card account - per day)	3% or \$10.00 Cash Advance Fee (whichever is greater) will be applied to your AEFCU Credit Card.

SAVINGS ACCOUNT OPENING & USAGE

	Primary Share	Money Market	My Ultimate Money Market	Money Market PLUS	
Minimum Balance to Open	\$5.00	\$2,000.00	\$2,000.00	\$2,000.00	
Monthly Service Charge	\$0.00 ²	\$5.00	\$0.00	\$5.00	
How You Can Avoid the Monthly Service Charge	N/A <i>There is no monthly service charge</i>	Must maintain \$2,000.00 minimum balance to avoid monthly service charge	N/A <i>There is no monthly service charge</i>	Must maintain \$2,000.00 minimum balance to avoid monthly service charge	
Interest Rate	Call 800.842.0145, visit your local branch, or go to americaneagle.org for current rates.				
Special Conditions			Must have an Interest Checking account relationship with American Eagle FCU.	Must have a Checking account relationship with American Eagle FCU.	
	IRA Statement Savings	Vacation Club	Holiday Club	Special Purpose Club	Eagle Savings
Minimum Balance to Open	\$5.00	\$1.00	\$1.00	\$1.00	\$1.00
Monthly Service Charge	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
How You Can Avoid the Monthly Service Charge	N/A <i>There is no monthly service charge</i>	N/A <i>There is no monthly service charge</i>	N/A <i>There is no monthly service charge</i>	N/A <i>There is no monthly service charge</i>	N/A <i>There is no monthly service charge</i>
Interest Rate	Call 800.842.0145, visit your local branch, or go to americaneagle.org for current rates.				
Special Conditions					For children up to age 15

BRANCH LOCATIONS AND CONTACT INFORMATION

Avon*

427 West Avon Rd.

Bloomfield*

699 Cottage Grove Rd.

Cromwell*

4 Hammerhead Pl.

East Hartford*

361 Main St.

Enfield*

201 Elm St.

Farmington

4 Farm Springs Rd.

Glastonbury*

109 Sycamore St.

Manchester*

304 Broad St.

Newington*

3579 Berlin Tpke.

North Haven*

84 Washington Ave.

Plainville*

378 New Britain Ave.

Southington*

888 Queen St.

South Windsor*

530 Buckland Rd.

Vernon*

455 Hartford Tpke.

West Hartford*

1245 New Britain Ave.

Member Contact Center

860.568.2020

800.842.0145

24-Hour Telephone Banking

860.568.3802

800.843.1151

To Apply for a Loan

860.568.2020

800.842.0145

24-Hour Online Banking

americaneagle.org

* 24-hour ATM Available

americaneagle.org

OTHER SERVICES & FEES

Description	Fee	Special Conditions
americaneagle.org Bill Pay	Free	
ATM - International Fee (AEFCU Fee)	\$5.00	Withdrawals only
Debit Card Rush Delivery	\$25.00	
ATM Withdrawals, Non-AEFCU (AEFCU Fee)	\$2.00	Withdrawals only
ATM Balance Inquiry, Non-AEFCU (AEFCU Fee)	\$1.50	Balance inquiries only, includes international
Check Orders	Price Varies	
Copy of a Check	\$5.00	
Copy of a Statement	\$5.00	
Dormant Checking Fee ¹	\$10.00	
Early Closeout Fee (within first 180 days)	\$15.00	Applies to Checking and Savings products
Inactivity Fee (Checking) ²	\$5.00	
Inactivity Fee (Savings) ²	\$5.00	
Incorrect Statement Address	\$5.00	Returned mail fee
Legal Item, Processing	\$50.00	Including but not limited to executions, garnishments, levies, and other legal items
Money Order	\$3.50	
Official Check	\$5.00	
Point of Sale (POS) Transactions using American Eagle Debit or ATM Card	Free	
Replacement ATM or Debit Card	\$10.00	
Research and Account Balancing (per hour)	\$25.00	
Retirement Plans: Premature Distribution	\$25.00	
Retirement Plans: Account Transfers to another Trustee or Custodian	\$30.00	
Returned Deposit, Payment, or Cashed Item	\$20.00	
Statement e-Delivery	Free	
Stop Payment Fee	\$25.00	
Temporary Check	\$10.00	Receive 12 Checks
Wire Transfer - Incoming ³	\$10.00	
Wire Transfer - Outgoing Domestic ³	\$25.00	
Wire Transfer - Outgoing International ³	\$40.00	

To learn more, or for any questions about your account, please visit americaneagle.org, stop into your local branch, or call 800.842.0145, six days a week, to speak with an American Eagle Financial Credit Union Representative

1. Annual fee charged for a Checking account that has not had activity in one (1) year or more and has a balance less than \$100.00.

2. Savings and Checking only, with combined balances of less than \$100.00, no activity for 6 consecutive months, account holder is age 22 or older, and not a borrower on a loan. The account will be closed when it reaches \$0.00 balance.

3. You may incur a charge from the corresponding financial institution in order to process a wire.



Federally insured by NCUA.

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American Eagle
 Financial Credit Union