

# 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 July 1, 2016

## CHECKING ACCOUNT OPENING & USAGE

	My Checking	My Ultimate Checking	My First Checking	My Basic Checking
<b>Minimum Balance to Open</b>	\$1.00	\$1.00	\$1.00	\$1.00
<b>Monthly Service Charge</b>	\$0.00	\$20.00	\$0.00	\$8.00 without direct deposit \$5.00 with direct deposit
<b>How You Can Avoid the Monthly Service Charge</b>	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
<b>Interest Rate</b>	N/A	Call 800.842.0145, visit your local branch, or go to <a href="http://americaneagle.org">americaneagle.org</a> for current rates.	N/A	N/A
<b>Special Conditions</b>	<ul style="list-style-type: none"> <li>- Unlimited access at Allpoint and SUM Networks.</li> <li>- All other non-AEFCU ATMs will result in an AEFCU fee.</li> </ul>	<ul style="list-style-type: none"> <li>- Unlimited access to Allpoint and SUM Networks.</li> <li>- All other non-AEFCU ATMs are not assessed an AEFCU fee (includes International ATMs).</li> <li>- Access to My Ultimate Money Market, which provides higher rates than our standard Money Market Account.</li> <li>- Free overdraft transfer from My Ultimate Money Market Account.</li> <li>- One free box of checks per year</li> <li>- Free Money Orders</li> <li>- Free Bank Checks</li> </ul>	<ul style="list-style-type: none"> <li>- This account is available to members between the ages of 13 and 17 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</li> <li>- Overdraft Privilege is not offered with this account. AEFCU offers Savings Overdraft to link your Checking to your Savings to protect against overdrawn accounts.</li> </ul>	<ul style="list-style-type: none"> <li>- Unlimited access at Allpoint and SUM Networks.</li> <li>- All other non-AEFCU ATMs will result in an AEFCU fee.</li> <li>- Overdraft Privilege is not offered with this account. AEFCU offers Savings Overdraft to link your Checking to your Savings to protect against overdrawn accounts.</li> </ul>

### Miscellaneous Checking Account Fees: ATM / Debit Card Fees

<b>ATM Withdrawals, Non-AEFCU</b> (AEFCU Fee)	\$2.00	\$0.00
<b>ATM Balance Inquiry Non-AEFCU</b> (AEFCU Fee)	\$1.50	\$0.00
<b>ATM Transactions, Non-AEFCU</b> (Charges by other financial institutions)	Vary by Financial Institution	Vary by Financial Institution

Foreign Transactions: American Eagle FCU will assess 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.

CONTINUED ON PAGE 2 ►

## CHECKING ACCOUNT OPENING & USAGE CONTINUED

### Miscellaneous Checking Account Fees: ATM / Debit Card Fees Continued

<b>Dormant Checking Account</b> (annual) <sup>1</sup>	\$10.00	\$10.00
<b>Inactivity Fee Per Month</b> <sup>2</sup>	\$5.00	\$5.00
<b>Early Closeout Fee</b> (within first 180 days)	\$15.00	\$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 (ATM Card or VISA 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 and ATM 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 and ATM 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

**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)

4% or \$10.00 Cash Advance Fee (whichever is greater) will be applied to your AEFCU Credit Card. Maximum cash advance fee is \$120.00.

## SAVINGS ACCOUNT OPENING & USAGE

	Primary Share	Money Market	My Ultimate Money Market	Money Market PLUS	
<b>Minimum Balance to Open</b>	\$5.00	\$2,000.00	\$2,000.00	\$2,000.00	
<b>Monthly Service Charge</b>	\$0.00 <sup>2</sup>	\$5.00	\$0.00	\$5.00	
<b>How You Can Avoid the Monthly Service Charge</b>	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.	
<b>Interest Rate</b>	Call 800.842.0145, visit your local branch, or go to <a href="http://americaneagle.org">americaneagle.org</a> for current rates.				
<b>Special Conditions</b>			Must have a My Ultimate Checking account relationship with American Eagle FCU.	Must have a Checking account relationship with American Eagle FCU.	
	IRA Accumulator	Vacation Club	Holiday Club	Special Purpose Club	Eagle Club
<b>Minimum Balance to Open</b>	\$5.00	\$1.00	\$1.00	\$1.00	\$1.00
<b>Monthly Service Charge</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>How you can avoid the Monthly Service Charge</b>	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>
<b>Interest Rate</b>	Call 800.842.0145, visit your local branch, or go to <a href="http://americaneagle.org">americaneagle.org</a> for current rates.				
<b>Special Conditions</b>					For children up to age 15

## BRANCH LOCATIONS AND CONTACT INFORMATION

**Bloomfield\***  
699 Cottage Grove Rd.

**Cromwell\***  
4 Hammerhead Pl.

**East Hartford\***  
417 Main St.

**Enfield\***  
201 Elm St.

**Farmington**  
4 Farm Springs Rd.

**Glastonbury\***  
109 Sycamore St.

**Manchester\***  
304 Broad St.

**Newington\***  
3579 Berlin Tpk.

**Plainville\***  
378 New Britain Ave.

**Southington\***  
888 Queen St.

**South Windsor\***  
530 Buckland Rd.

**Vernon\***  
455 Hartford Tpk.

**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, ext. 5111  
800.842.0145, ext. 5111

**24-Hour Online Banking**  
[americaneagle.org](http://americaneagle.org)

\* 24-hour ATM Available

[americaneagle.org](http://americaneagle.org)

## OTHER SERVICES & FEES

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

To learn more, or for any questions about your account, please visit [americaneagle.org](http://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.

© August 2016 American Eagle FCU. All Rights Reserved.

  
**American Eagle**  
 Financial Credit Union