CONSUMER FEE SCHEDULE

A GUIDE TO YOUR AMERICAN EAGLE FINANCIAL CREDIT UNION ACCOUNT

At American Eagle, we're here to help you choose the account that best fits your needs. This Account Guide explains how your account works, how to manage—or 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 June 1, 2023

CHECKING ACCOUNT OPENING & USAGE

	Everyday Checking	Interest Checking	Student Checking	Simple Checking
Minimum Balance to Open	$1.00	$1.00	$1.00	$1.00
Monthly Service Charge[1]	$0.00	$20.00	$0.00	$5.00
How You Can Avoid the Monthly Service Charge	N/A *There is no monthly service charge*	$25,000 in combined average monthly deposit and loan balances	N/A *There is no monthly service charge*	N/A
Interest Rate	N/A	Visit AmericanEagle.org, stop by your local branch or call 800.842.0145.	N/A	N/A
Special Conditions	- Unlimited access at Allpoint and SUM Networks. - All other non-American Eagle ATMs will result in an American Eagle fee.	- Unlimited access at Allpoint and SUM Networks. - All other non-American Eagle ATMs are not assessed an American Eagle 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 Bank Checks.	- Available to members ages 13–22 with a joint adult owner (21+). Includes checking services, American Eagle Debit Card, and Online Banking. - Overdraft Privilege is not offered with this account. Savings Overdraft is available to opt-in for this account.	- Unlimited access at Allpoint and SUM Networks. - All other non-American Eagle ATMs will result in an American Eagle fee. - Overdraft Privilege is not offered with this account. - Personal checks are not offered with this account. *(Bank checks can be purchased, as needed, at any American Eagle branch.)*

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 American Eagle Debit Card Overdraft Privilege Services	American Eagle will **not** approve everyday Debit Card purchases if there aren't enough available funds in your account. As a result, declined transactions will not incur an Insufficient Funds (NSF) fee. You can change this preference at any time by calling 800.842.0145 or visiting a branch.
Option B: You Opt-in to American Eagle Debit Card Overdraft Privilege Services	If you have opted in, American Eagle may, at its discretion, authorize and pay everyday Debit Card purchases when your Checking account does not have sufficient available funds. This is **not** a guarantee that all overdraft transactions will be approved and does **not** apply to Debit Cards linked to Savings accounts. If your account becomes overdrawn, an Insufficient Funds Charge will be assessed as outlined below.
Insufficient Funds Charge (NSF)	$35.00
Daily Overdraft / Insufficient Funds Fee Limits	American Eagle currently has no limits.

Insufficient Available Funds Fees: An insufficient available funds fee may be charged each time a transaction is presented or re-presented when there are not enough available funds in your account. This applies whether the transaction is paid or returned and includes checks, in-person withdrawals, ACH transactions, and other electronic withdrawals. This service is different from Debit Card overdrafts. You do not need to opt-in first and this feature is turned on automatically. **If you have questions or would like to opt-out, please visit any American Eagle branch or call 800-842-0145. We're happy to help.**

Insufficient Funds Charge - Paid (Such as checks, ACH items, recurring Debit Card transactions, and Savings account.)	$35.00

Manage your accounts and avoid fees.
Take control of your account with American Eagle Alerts. Customize the alerts you want in Online or Mobile Banking and get updates by text or email. **Questions? Stop by any American Eagle branch or call 800.842.0145**.

Savings Overdraft Protection (An automatic transfer from your American Eagle Savings account - per day.)	None
Visa® Overdraft Protection (An automatic transfer from your American Eagle Visa Credit Card - per day.)	3% or $10.00 Cash Advance Fee (whichever is greater) will be applied to your American Eagle Credit Card.

SAVINGS ACCOUNT OPENING & USAGE

	Primary Savings	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 [1]	$0.00	$5.00	$0.00	$5.00
How You Can Avoid the Monthly Service Charge	N/A *There is no monthly service charge*	Must maintain $2,000.00 minimum balance to avoid monthly service charge	N/A *There is no monthly service charge*	Must maintain $2,000.00 minimum balance to avoid monthly service charge
Interest Rate	Visit AmericanEagle.org, stop by your local branch or call 800.842.0145.			
Special Conditions	Required to establish membership.	N/A	Must have an Interest Checking account relationship with American Eagle.	Must have a Checking account relationship with American Eagle.

	IRA Statement Savings	Secondary Savings
Minimum Balance to Open	$5.00	$1.00
Monthly Service Charge [1]	$0.00	$0.00
How You Can Avoid the Monthly Service Charge	N/A *There is no monthly service charge*	N/A *There is no monthly service charge*
Interest Rate	Visit AmericanEagle.org, stop by your local branch or call 800.842.0145.	
Special Conditions		

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.

Glastonbury*
109 Sycamore St.

Hartford*
15 Van Dyke Ave.

Manchester*
304 Broad St.

Newington*
3579 Berlin Tpke.

North Haven*
84 Washington Ave.

Plainville*
378 New Britain Ave.

South Windsor*
530 Buckland Rd.

Southington*
888 Queen St.

Vernon*
455 Hartford Tpke.

West Hartford*
1245 New Britain Ave.

GET IN TOUCH
CALL: 860.568.2020
CLICK: AmericanEagle.org
VISIT: In-Branch

*VTM Available & Hours

Monday - Friday 8:00 a.m. to 6:00 p.m.
Saturday 8:00 a.m. to 12:00 p.m.
24-hour ATM available at all branches.

OTHER SERVICES & FEES

Description	Fee	Special Conditions
ATM Balance Inquiry – Non-American Eagle ATMs (American Eagle Fee)	$2.00	Balance inquiries only, includes international
ATM - International Fee (American Eagle Fee)	$5.00	Withdrawals only
ATM Transactions – Non-American Eagle ATMs (Fees charged by other financial institutions)	Varies by Financial Institution	
ATM Withdrawals – Non-American Eagle ATMs (American Eagle Fee)	$2.00	Withdrawals only
Checkbook Orders	Price Varies	
Copy of a Check	$5.00	
Copy of a Statement	$5.00	
Debit Card Rush Delivery	$25.00	
e-Statements	Free	
Foreign Transactions: American Eagle 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.		
Inactivity Fee (Checking)[1]	$5.00	
Inactivity Fee (Savings)[1]	$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
Official Check	$5.00	
Point of Sale (POS) Transactions using American Eagle Debit or ATM Card	Free	
Online Bill Pay	Free	
Replacement ATM or Debit Card	$10.00	
Retirement Plans: Account Transfers to another Trustee or Custodian	$30.00	
Research and Account Balancing (per hour)	$25.00	
Retirement Plans: Premature Distribution	$25.00	
Returned Deposit, Payment, or Cashed Item	$20.00	
Stop Payment Fee	$25.00	
Temporary Checks	$10.00	Receive 12 Checks
Wire Transfer - Incoming[2]	$10.00	
Wire Transfer - Outgoing Domestic[2]	$25.00	
Wire Transfer - Outgoing International[2]	$40.00	

Questions about your account or want to learn more?

Visit **AmericanEagle.org**, stop by your local branch, or call **800.842.0145.** Our American Eagle representatives are available six days a week and happy to help.

American Eagle
Financial Credit Union

Freedom to Soar

Federally insured by NCUA

1. Inactivity fee will be charged monthly on Savings and Checking accounts when combined balances in the primary owner's account reach $100 or less, there is no activity for 6 consecutive months and the account holder is age 22 or older, or not a borrower on a loan. The account will be closed when it reaches $0.00 balance.
2. You may incur a charge from the corresponding financial institution in order to process a wire.

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