

Fee Schedule

Effective as of: 09/14/2023

| Fees applicable to all accounts | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
| Stop Payment processed by Member Services | \$25.00 Each |
| Stop Payment via Online Banking or Automated Phone System | \$15.00 Each |
| ATM Denials | \$2.00 Each |
| Foreign Transaction Fee (ATM and Purchases) | 1% of transaction |
| Flagship checking: receive a rebate on foreign transaction fees for international purchases. Priority checking: receive a rebate on foreign transaction fees for international purchases when qualifications are met. | |
| Bill Payment Non-Sufficient Funds (NSF) | \$35.00 Each |
| \$25 by the Credit Union and \$10 by CheckFree via direct debit from Checking | |
| Account-to-Account Transfer | NO FEE |
| (Member transferring funds to own account at another U.S. Financial Institution) | |
| Bill Payment: | |
| Next Day | \$9.95 Each |
| Overnight Check | \$14.95 Each |
| Unpaid Non-Sufficient Funds (NSF) | \$25.00 Each |
| Includes NSF & Uncollected Funds, fee imposed per presentment for checks, ACH or other electronic transactions. | |
| Funds Transfer (Wires) | |
| Incoming (Domestic & International) | NO FEE |
| Outgoing International | \$45.00 |
| Outgoing Domestic (except Flagship Checking) | \$20.00 |
| (International funds transfer fees are for U.S. or Foreign Currency and may be subject to additional fees & taxes.) | |
| Flagship checking: Outgoing domestic wire fee waived on two wires a month. | |
| Federal Express: | |
| Overnight | \$10.00 Each |
| Saturday | \$25.00 Each |
| International | \$30.00 Each |
| U.S. Collection Item | \$15.00 Each |
| Foreign Collection Item | \$25.00 Each |
| Duplicate Statements | \$2.00 Each |
| ACH Return/Check Return Fee | \$15.00 Each |
| CO-OP Shared Branch® (Transactions greater than four a month) | \$5.00 Each |
| Expedite Fee (For Card or Pin) | \$50.00 Each |
| Additional ATM or Debit Cards | \$5.00 Each |
| within 12 months of issuance due to replacement, defective/worn out, lost or stolen | |
| Research/Adjustment (1 hour minimum) | \$25.00/Hour |
| Non-network ATM Withdrawals | \$2.00 Each |
| Duplicate Check Copy | \$2.00 /Page |
| Escheatment Fee Will be assessed to cover administrative costs associated with escheating your account to the state after the requisite dormant period designated by your state. | \$25.00 |

| Primary Savings (Share) Account | |
|-------------------------------------------------------------------------------------------------------------------------|---------------|
| First (4) ATM withdrawals in a month when completed at American Airlines Credit Union and in-network ATMs. | NO FEE |
| More than four (4) ATM withdrawals in a month Applicable at non-network ATMs. | \$2.00 Each |
| Inactive Membership No monetary transactions for 12 months or more and combined savings account balance less than \$250 | \$5.00 /Month |
| Membership (One time transaction fee) | \$1.00 |

| All Checking | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| Paid NSF (Non-Sufficient Funds) Card Fee | \$25.00 /Each |
| One-Time Debit and ATM card transactions | |
| Paid NSF (Non-Sufficient Funds) on Checks & ACH | \$25.00/Each |
| Original or Substitute Check | \$15.00/Each |
| Not applicable on Priority Checking accounts | |
| Automatic transfer fee for overdraft from eligible account (increments of \$100.00 or the available balance of your eligible account if your balance is less than \$100.00) | \$5.00 Per Posting |
| Overdraft Loan as a Target Source - (\$10 increments) See LoanLiner Addendum for complete Terms & Conditions - not available on Ascend Checking accounts | |
| Imaged Check Detail (not applicable on e-statements) | \$2.00 /Month |
| Cashier's Check Fee | \$2.00 /Each |

| Ascend Checking | |
|------------------------------------------------------------|---------------|
| Monthly Service Fee - with Direct Deposit of \$250 or more | NO FEE |
| Monthly Service Fee - without Direct Deposit | \$5.75 /Month |

| Flagship Checking | |
|------------------------------------------------------------------------------|---------------|
| Monthly Service Fee - for daily balances over \$750 | NO FEE |
| Monthly Service Fee - if daily balances falls below \$750 | \$5.75 /Month |
| First eight (8) withdrawals a month at non-network ATMs when completed. | NO FEE |
| More than eight (8) withdrawals in a month Applicable at non-network ATMs | \$2.00 /Each |

| Priority Checking | |
|----------------------------------------------------------------------------|---------------|
| Monthly Service Fee | NO FEE |
| Inactive Checking No monetary transactions for three (3) months or more | \$5.00 /Month |

| uChecking | |
|----------------------------------------------------------------------------|---------------|
| Monthly Service Fee | NO FEE |
| Inactive Checking No monetary transactions for three (3) months or more | \$5.00 /Month |

| Jet Checking | |
|----------------------------------------------|---------------|
| Monthly Service Fee - with Direct Deposit | NO FEE |
| Monthly Service Fee - without Direct Deposit | \$5.75 /Month |