

## Business Services

### Business and Unincorporated Associations / Organizations Fee Schedule

Effective as of: 09/14/2023

P.O. Box 619001, MD 2100  
DFW Airport, TX 75261-9001  
(800) 533-0035  
AACreditUnion.org

Fees Applicable to all Business Accounts	
Stop Payment processed by Member Services	\$25.00 Each
Stop Payment via Online Banking	\$25.00 Each
Unpaid Non-Sufficient Funds (NSF) Fee (Includes NSF & Uncollected Funds (UCF); Fee imposed per presentment for checks, ACH or other electronic transactions)	\$25.00 Each
Paid NSF (Non-Sufficient Funds) Card Fee One-Time Debit and ATM card transactions	\$25.00 Each
Paid NSF (Non-Sufficient Funds) on Checks & ACH	\$25.00 Each
ACH Return/Check Return Fee	\$15.00 Each
Paper Statements and Duplicate Statements	\$5.00 Each
Online Statements (e-statements)	NO FEE
Duplicate Check Copy Fee	\$2.00 \Page
Research/Adjustment (1 hour minimum)	\$25.00\Hour
Foreign Collection Item Fee	\$25.00 Each
U.S. Collection Item Fee	\$15.00 Each
CO-OP Shared Branch® (Transactions greater than four a month)	\$5.00 Each
Funds Transfer (Wires) Incoming (Domestic & International) Outgoing Domestic Outgoing International	NO FEE \$20.00 Each \$45.00 Each
Federal Express Overnight Saturday International	\$10.00 Each \$25.00 Each \$30.00 Each
ATM Withdrawals and ATM Denials	\$2.00 Each
Foreign/International Transaction Fee	1% Transaction
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 Each

Business Savings Accounts	
Withdrawal Fees (More than one Savings withdrawal under \$250.00, excluding ATM or Shared Branch transactions, during any 30-day period)	\$2.00 Each
Deposited Items (Cash, Coin, Check) (First 10 items free)	\$0.15 Each
Items Paid (First 10 items free)	\$0.15 Each
Membership Fee (Collected at time of account opening)	\$1.00 Each
Inactive Membership Fee (No member generated activity or communication with us for 12 consecutive months and combined Savings balance of less than \$250.00)	\$5.00 \Month
Account Closure (if closed within six months of opening account)	\$30.00 Each

Overdraft Protection	
Overdraft Loan (See Loanliner Addendum for complete Terms & Conditions)	Transfers will be moved in increments of \$10.00
Automatic Transfer Fee (From Business Shares [savings] per posting. Transfers will be moved in increments of \$100.00 from target source)	\$5.00 Each

Business Checking Accounts	
Deposited Items 0-100 Free 101-250 \$0.15 Each Over 250 \$0.35 Each	Items Paid 0-100 Free 101-250 \$0.15 Each Over 250 \$0.35 Each
Original or Substitute Check	\$15.00 Each
Cashier's Check Fee	\$2.00 Each

Online Banking	
Monthly Service Fee	NO FEE
Bill Payment Monthly Service Fee	NO FEE
Mobile Deposit	\$0.35 Each
Account-to-Account Transfer (Member transferring funds to own account at another U.S. financial institution)	NO FEE
Next Day Bill Payment	\$9.95 Each
Overnight Check	\$14.95 Each
Bill Payment Non-Sufficient Funds (NSF) Fee	\$35.00 Each (\$ 25.00 by the Credit Union and \$ 10.00 by CheckFree via direct debit from checking)

External Transfer Fees (Please note, 1st time transaction will be three days and sending account owner name and receiving account owner name must be identical)	
Standard Transfer INTO the Credit Union-three day	NO FEE
Standard Transfer INTO the Credit Union-three day	NO FEE

### Federally insured by NCUA

\*CO-OP Network is a registered trademark of CO-OP Financial Services.

American Airlines Credit Union and the Flight Symbol are marks of American Airlines, Inc

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Business Debit Card	
Initial Card	NO FEE
Additional Cards <small>within 12 months of issuance (replacement, defective, worn-out, lost or stolen)</small>	\$5.00 Each
Expedite Fee <small>(Card or PIN)</small>	\$50.00 Each

Business Checking Transactions	
Withdrawals at American Airlines Credit Union and in-network ATMs	NO FEE
First eight withdrawals per month <small>(Applicable at non-network ATMs)</small>	NO FEE