



SCHEDULE OF FEES

Account Research	\$15.00/hr
(\$10/minimum; fees waived if Andrews Federal error)	
Copy of Paid Item	
Date supplied by member (account research fee may apply)	\$1.00
Date paid unknown (account research fee may apply)	\$5.00
Copy of Statement (account research fee may apply)	\$2.00
Escheatment of Accounts	\$50.00
Early Account Closing (closing within 60 days of opening)	\$25.00
European Bill Pay	\$1.00 per payment
Excess transaction² (money market accounts only)	\$10.00
Interim Statement¹	\$2.00
Low Balance on Money Market Account	
(less than \$1000; charged per month)	\$5.00
Monthly Service Fee on Advantage Checking Account³	
(waived if average daily balance is \$5000 or more; charged per month)	\$10.00
Monthly Service Fee on Second Chance Checking Account³	
(waived with direct deposit; charged per month)	\$10.00
Non-Sufficient Funds Return Charge	\$25.00
Overdrawn Account (item paid on insufficient or unavailable funds)	\$25.00
Privilege Pay for overdrawn account (\$50 maximum per day)	\$25.00 per occurrence
Return Deposit Item¹ (3 rd party)	\$15.00
Return Deposit Item (Maker's own)	\$25.00
Returned Statement (bad address)	\$5.00
Share Transfer to Clear Overdraft	\$10.00
Statement reconciliation (\$10/minimum; fees waived if Andrews Federal error)	\$15.00/hr
Stop Payment	20.00
Tax Levy/Garnishment Administrative Fee	\$75.00
Uncollected Funds Return Charge	\$25.00
Verification of Deposit	\$10.00
 CHECK CARD/ATM CARD USAGE	
Andrews Federal ATMs (inquiries, withdrawals, transfers, deposits)	<i>free of charge</i>
Non-Andrews Federal ATMs (Except surcharge-free Allpoint™ network ATMs, owners may also impose a fee)	
Inquiries	\$1.00
Withdrawals and transfers ⁴	\$1.00
Denials (unsuccessful access attempt)	\$1.00
Allpoint withdrawals	<i>free of charge</i>
ATM Overdrafts (transaction with ATM/Check Card that overdraws account)	\$25.00
Copy of Check Card Receipt	\$6.00
Replacement Card (ATM/Check Cards) ⁵	\$10.00
 OTHER SERVICES AVAILABLE	
Express Mail (subject to weight and delivery location limits)	Costs vary
Money Order¹	\$1.00
Official Check¹ (one per day with no fee)	\$5.00
Special Collection Item (Domestic)	\$10.00
Special Collection Item (Foreign)	Costs vary
Travelers checks¹	Costs vary
Wire Transfers	
Western Union ⁶ (domestic)	\$20.00
Western Union	Costs vary
Bank-to-Bank Outgoing Wires ¹	\$15.00
Bank-to-Bank Incoming Wires ¹	<i>free of charge</i>

¹ Fee waived for Horizon Gold & Platinum members.

² Check access limited to three per month. Charge assessed for each check presented over this limit and item may be subject to return and returned item charges.

³ Waived for members 62 or older and Horizon Silver, Gold & Platinum members.

⁴ Unlimited withdrawals with no fee for Horizon Gold & Platinum members. Horizon Silver members get first five withdrawals per month, *free of charge*.

⁵ Fee waived for Horizon Silver, Gold & Platinum members.

⁶ \$10.00 for Horizon Gold & Platinum members.

Members in good standing are defined as members who maintain the required par value \$5.00 in the member's base share or AndrewSaver account, maintain positive balances in all share accounts, are not delinquent on any debt owed to Andrews Federal, and have never caused a loss (for example, charged off a share or loan) to Andrews Federal.