

SCHEDULE OF FEES

*This Schedule of Fees
goes into effect on
May 1, 2025.*



| FEES FOR ALL ACCOUNTS | | CURRENT FEES |
|---|--|--------------------------------------|
| Abandoned Accounts | | \$50.00 |
| Bad Address Fee | | \$5.00 |
| Checking Account - Boost ¹ | | \$15.00 |
| Checking Account - Online ² | Fee may be avoided if account criteria is met. | \$10.00 |
| Checking Account - Payback ³ | Fee may be avoided if direct deposit requirement is met. | \$10.00 |
| Checking Account - Forces ⁴ | Fee may be avoided if direct deposit requirement is met. | \$10.00 |
| Check Clearing History ⁵ | Last 10 checks | \$5.00 |
| Direct Deposit Correction | After 3rd occurrence | \$25.00 |
| Early Account Closing | Closing within 60 days of opening | \$25.00 |
| Early Withdrawal - Club Account & Generator Share Certificate | | \$25.00 |
| European Bill Pay | | \$2.00 in branch or \$1.00 online |
| Inactive Account Fee | No account activity for 12 months or more | \$5.00 |
| Money Market Excess Transaction ⁶ | | \$10.00 |
| Money Market Low Balance | Applies to balances less than \$1,000 (Legacy Money Markets only). | \$10.00 |
| Non-Sufficient Funds (NSF) Return Charge ⁷ | | \$32.00 |
| Paper Statements ⁸ | | \$5.00 |
| Privilege Pay Fee ⁹ | Overdraft Protection for Checks & ACH | \$32.00 |
| Returned Deposit Item ¹⁰ | Member's own check deposited to an account or paid to an Andrews' loan. | \$25.00 |
| Stop Payment | | \$25.00 |
| Tax Levy / Garnishment Administrative Fee | | \$75.00 |
| DEBIT CARD USAGE | | |
| Andrews Federal and CO-OP ATMs | ATM/POS (point of sale) Transactions | Free of Charge |
| Non-Andrews Federal and/or Non-CO-OP ATMs ¹¹ | | \$1.50 |
| ATM Balance Inquiries ⁵ | Applies to all balance inquiries, regardless of ATM used. | \$1.50 |
| Foreign Transaction Fee ¹² | | 1% of the transaction amount |
| Replacement Card | | \$10.00 |
| Privilege Pay Visa® Debit Card Overdrafts ¹³ | Debit Card Purchases Overdraft Protection | \$32.00 |
| SAFETY DEPOSIT BOX ANNUAL RENTAL | | |
| 3 x 5 | | \$35.00 |
| 3 X 10 | | \$55.00 |
| 5 X 10 | | \$85.00 |
| 10 X 10 | | \$150.00 |
| Drilling | | \$150.00 |
| Key Replacement | | \$30.00 |

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| OTHER SERVICES AVAILABLE | | CURRENT FEES |
|--|--|----------------------------|
| Account Research / Reconciliation | \$25/minimum; fees waived if Andrews Federal error | \$25.00/Hour |
| Copy of Paid Item / Statement | | \$5.00 |
| Custodian IRA Transfers | | \$10.00 |
| Express Mail | Subject to weight and delivery location limits | Costs vary |
| External Loan Payment by Phone ¹⁴ | | \$11.50 |
| Interim Statement | | \$5.00 |
| Notary | | \$2.00 per document |
| Money Order | | \$2.00 |
| Official Check | One per day with no fee | \$5.00 |
| Phone Requests ⁵ | Balance Request by Phone ⁵ | \$2.00 1 free per month |
| | Loan Payment Transfer by Phone ⁵ | |
| | Share Transfer by Phone ⁵ | |
| Signature Guarantee | | \$25.00 |
| Special Collection Item | Domestic | \$10.00 |
| | Foreign | Costs vary |
| Temporary Checks | Per sheet (4 checks) | \$4.00 |
| Verification of Deposit | | \$25.00 |
| Wire Transfers ¹⁵ | Bank-to-Bank Outgoing Wires (Domestic) | \$25.00 |
| | Bank-to-Bank Outgoing Wires (International) | \$50.00 |
| | Bank-to-Bank Incoming Wires | \$15.00 |

- Monthly fee may be avoided if you maintain a balance of \$1,500 or more, OR you receive direct deposits to the Boost Checking totaling more than \$3,000 within the month.
- Monthly fee may be avoided if you meet one of the following criteria: 1) Complete at least 10 Debit Card transactions each month, OR 2) You are age 24 years or younger, OR 3) You are a U.S. Military member.
- Monthly fee may be avoided if you receive at least \$500 in total direct deposits to this account within the month.
- Monthly fee may be avoided if you receive at least \$500 in total direct deposits from a military source to this account within the month.
- To avoid these fees, you can view your transaction history, check clearing history and/or current balance in our Mobile App, Digital Banking, or use our automated phone service. To avoid this transfer fee, you can schedule share or loan transfers in our Mobile App or Digital Banking.
- Withdrawals or transfers from your Money Market account in excess of 6 transactions per month are subject to this excess transaction fee. Fee applies to the 7th withdrawal or transfer and each one after that, within a month.
- Charge is for each time a check, ACH, or debit transfer request and any other type of item is presented or payment is otherwise requested against insufficient/uncollected funds and the item is returned unpaid. Items may be presented for payment multiple times by the depositing institution.
- Members 18 and under or 62 and older are exempt from the \$5 paper statement fee.
- Fee is per overdraft occurrence (i.e., item paid on insufficient or unavailable funds) when your total negative checking balance is greater than (\$12 negative share balance). Cap of \$96 in Privilege Pay fees per account per day. For full details regarding this service, review our Terms and Conditions and Privilege Pay disclosures.
- Return Deposited Item Fee of \$25 is charged when you deposit your own check from an external financial institution and that external account does not have sufficient funds to clear the deposited check into your account at Andrews Federal.
- This fee is charged by the credit union when you use a Non-Andrews Federal and/or Non-CO-OP ATM machine. The ATM machine owner/operator may charge additional fees. These additional fees are not associated with, or controlled by, Andrews Federal, and are charged at the owner/operator's discretion.
- A Foreign Transaction is any transaction that you or a merchant conducts with your debit card outside of the United States (including transactions made over the Internet from websites headquartered outside of the United States).
- Fee is per overdraft occurrence (i.e. purchase paid or authorized against insufficient or unavailable funds). Cap of \$96 in Privilege Pay fees per account per day. You must be opted in for Privilege Pay coverage of your VISA Debit Card for this to apply. For full details regarding this service, review our Terms and Conditions and Privilege Pay disclosures.
- To avoid these fees, you can 1) Set up an automated payment by Direct Deposit, or 2) Schedule a monthly payment through Bill Pay, a service accessed through Digital Banking, or 3) Set up a recurring ACH by contacting the credit union.
- External Account Transfers in Digital Banking can be utilized to avoid this fee. Daily and monthly transaction limits apply. Refer to our Digital Banking Terms and Conditions for details.