



# YOUR MONEY SHOULD STAY YOUR MONEY

At Affinity Plus, we're committed to providing you easy-to-understand fees. We believe you deserve to know exactly what you can be charged and when.

And when life gets busy, don't let fees get in your way. We provide simple and rewarding options to help manage your money.

Your Affinity Plus membership automatically enrolls you in the MyPlus Rewards™ program. You earn points for everyday banking, which you can redeem to reverse fees.

Learn more at [affinityplus.org/myplus-rewards](https://affinityplus.org/myplus-rewards).



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[affinityplus.org](https://affinityplus.org) | (800) 322-7228 | 11/22 SF

# SCHEDULE OF FEES & CHARGES



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## STRAIGHTFORWARD. SIMPLY PUT.

No surprises. You deserve to know exactly what you can be charged and when, without having to sift through multiple pages of fine print. Below you'll find it all, simply put.

### CHECKING & SAVINGS FEES

#### ATM/ VISA® DEBIT WITHDRAWALS

To avoid ATM withdrawal fees, please visit our many surcharge-free ATMs on the locations page on our website.

#### CHECKING ACCOUNT MINIMUM BALANCE

##### Non-dividend-bearing

*No minimum balance* \$0

##### Dividend-bearing

*Balance below \$200* \$6

#### PERSONALIZED CHECKS

**Interest Reward Checking** Free for Life

For all other checking accounts, please see the price list available at any branch. Check printing fees and prices may vary depending upon style of check.

#### OVERDRAFT/COURTESY PAY ITEM

When we cover a non-sufficient funds check, ACH or other item pursuant to our overdraft courtesy pay program. Members are allowed to go up to \$100 negative without incurring an overdraft/courtesy pay fee.

\$15 per presentment  
\$90 cap per day

#### STOP PAYMENT

To cover the cost of stopping in-progress payments.

\$35 per check  
\$35 per ACH Company  
\$70 series of 2  
or more checks

#### WINCENTIVE® SAVINGS ACCOUNTS

To encourage you to save (and win prizes!), withdrawals from this account incurs fees.

**First withdrawal per year** \$10

**Second withdrawal per year** \$25

### OTHER ACCOUNT FEES

#### LOAN PAYMENT

Payment from a non-Affinity Plus debit card to an Affinity Plus loan. \$12 per payment

#### DORMANT ACCOUNT

When there is no account activity for an extended period of time. \$12 per quarter

#### MONEY MARKET MINIMUM BALANCE

##### A+ Money Market

*Balance below \$10,000* \$20

##### Nova Money Market

*Balance below \$25,000* \$20

#### SKIP-A-PAYMENT

When you arranged with us, in advance, to skip a qualifying loan payment. \$30

#### STATEMENT/RESEARCH

When you request customized statement or account information. \$30 per hour

#### SUBORDINATION REQUEST

When multiple mortgages' (at multiple institutions) lien positions are re-ordered. \$250

#### WIRE TRANSFER

**Incoming** \$10

**Outgoing Domestic** \$15\*

**Outgoing Foreign** \$40\*

\* Receiving institution may charge additional fees.