

AFB Fee Schedule

Fee Description	Fee
Account Closure - Charged Off Account Fee	\$50.00
Account Closure - Early Account Closure If Account is closed within 6 months of opening, except CD	\$25.00
Alerts - Email	No Charge
Alerts - Text	Standard text messaging fees
Amortization Schedule *Existing Loans only	\$20.00
Box of Checks ¹	Prices vary by type & size
Business Cash Management Services ¹	See ICM Fee Schedule, see your AFB Rep
Cashier Check(s)*AFB Customers only ¹	\$5.00 per check
CD Rom Disks (up to 20 account per disk)	\$30.00 per disc
Check cashing - non customer	\$5.00
Check-Photo Copy	\$5.00 each
Coin Counting, AFB Customer	No Charge
Coin Counting, Non-Customer	5% of total coin exchange transaction
Collection Item - dispute cash letter items	\$25.00
Continuous Overdraft Service Charge	\$10.00/day starting on 7th calendar day
Counter/Temporary Check	\$0.50 each or \$3.00 for 10
Dormant Account Fee (1 yr. DDA/ 2yr MMDA/SAV)	\$15.00/per statement cycle
eStatements	No Charge
Foreign Bank Draft - International	Prices vary - see AFB Rep
Foreign Currency Exchange (selling, no purchasing)	Prices vary - see AFB Rep
Funds Transfer: via Telephone-Automated (AFB PhoneBank)	No Charge
Funds Transfer: via Telephone-Manual/Employee Assisted	\$6.00/per transfer
Garnishment/Levies or as otherwise directed	\$100.00/per garnishment or levy
Gift Cards	\$5.00/per card
Inactive Fee (6 months DDA/ 12 months MMDA/SAV)	\$10.00/per statement cycle
International ACH Fee	\$5.00/per transaction
IRA (Individual Retirement Account): Outgoing Transfer/Closure	\$35.00
Medallion Signature Guarantee (AFB Customer Only)	\$10.00
Mobile Remote Deposit Capture ¹	\$0.50 for each over 10 per statement cycle
Mortgage Loan Payment Book	\$5.00/per book
Notary Fees & Services (AFB Customer Only)	No Charge
Overdraft Items: Paid Item Fee or Returned Item Fee ²	\$35.00 each
Overdraft Protection Transfer Fee	\$4.00/per transfer
Research	\$25.00/per hour (1 hour min.)+ \$2.00/per page
Return Deposit Item (Check/ACH deposited into account is returned)	\$10.00/per item
Return Deposit Item Special Handling Instructions	\$10.00/month per instruction
Return Mail Fee	\$5.00/month
Statement Reconciliation	\$25.00/per hour (1 hour minimum)

AFB Fee Schedule

Statement Sent to Second Address (in addition)	\$5.00/statement cycle
Stop Payment Order ¹	\$32.00/per stop payment
MCMG DDA to DDA/SAV Sweep Account	\$20.00/per sweep account
MCMG Loan Sweep Account	\$100.00/per sweep account
Combined Statements	No Charge
¹ Some accounts may offer discounts to the standard fees shown. See Account disclosures for additional information	
² An overdraft fee may be imposed for an overdraft created by check, in-person withdrawal, ATM withdrawal or other electronic means.	

Safe Deposit Boxes ¹	
(Sizes vary by branch, subject to availability)	
3x5	\$30.00 annually
3x10	\$40.00 annually
5x10	\$60.00 annually
7x10	\$80.00 annually
10x10	\$100.00
Box Drilling	Market Rate
Lost Key	\$30.00/per key
Late Fee	\$10.00
Inventory of Drilled Box by Bank Personnel	\$50/1st hr (minimum); \$25 for each add'l hr
¹ Some accounts may offer discounts to the standard fees shown. See Account disclosures for additional information	

Incoming & Outgoing Wire Transfers	
Domestic Incoming	\$10.00/per wire
Domestic Outgoing ¹	\$20.00/per wire
International Outgoing	\$20.00/per wire
International Incoming	\$45.00/per wire
¹ Some accounts may offer discounts to the standard fees shown. See account disclosures for additional information.	

ATM/Debit Card Fees	
AFB - owned machine, AFB customer	No charge
Balance inquiry at AFB-owned machine, AFB Customer	No charge
Alliance One Network Machine, AFB Customer	No charge
ALL other US Machines, AFB Customer ¹	No charge by AFB, Fees may vary by Bank*
ATM/Debit Card: Express Delivery Charge	Fees may vary
ATM/Debit Card: Card Replacement	\$5.00/per card
ATM/Debit Card Use: International (including internet purchases)	Fees may vary
¹ Some accounts may offer discounts to the standard fees shown. See Account disclosures for additional information	
*Does not include the ATM Fee that may be charged by the ATM owner	

Night Drop *Agreement Required	
Night Deposit Bags: Disposable Bags	\$7.50 for 25 bags
Night Deposit Bags: Keyed, with Zipper	\$25.00/per bag
Night Deposit Bags: Zipper, Non Keyed	\$10.00/per bag

Effective 2017-02