

Center Parc Credit Union

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FEE SCHEDULE

Savings Account Fees

Monthly Fee	\$0.00
Deposited Checks Returned Unpaid	\$32.00
Statement Copy – activity since last statement	\$5.00 per statement
Statement Copy – other copies	\$5.00 per statement
Non-Sufficient Funds (NSF) Fee – ATM / pre-authorized	\$32.00
Abandon Property Fee (Dormant Account)	\$60.00 after five (5) consecutive years of inactivity

Holiday Club Fees

Withdrawal Fee – fee not assessed for withdrawals made in November or December	\$10.00
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Vacation Club Fees

Withdrawal fee – two free withdrawals during club year January 1 st thru December 31 st	\$10.00
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Education Club Fees (i)

Withdrawal fee – four withdrawals are allowed during the calendar year	\$10.00
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Individual Retirement Account (IRA) Fees

Annual fee	\$0.00
Institutional Transfer to Another Financial Institution	\$0.00

Money Market Fees (ii)

Monthly Service Charge – service charge may be waived by maintaining a minimum daily balance of \$2,500.00 or more	\$10.00
Deposited Checks Returned Unpaid	\$32.00
Stop Payment Fee	\$32.00
Non-Sufficient Funds (NSF) Fee – items returned unpaid that were created by check, in-person withdrawals or electronic means	\$32.00 per occurrence, not to exceed \$160.00 per day
Copy of a Draft	\$2.00 per copy
Automatic Transfer from Savings to cover overdraft	\$5.00 per transfer
Statement Copy – activity since last statement	\$5.00 per statement
Statement Copy – other copies	\$5.00 per statement
Check Orders / Reordering	Cost depends upon the style of checks ordered
Temporary Checks	\$0.00
Excess Withdrawal Fee	\$10.00 per item if more than six (6) withdrawals per month

Member Benefits Checking Account

Monthly Service Charge \$5.49

Service charge may be waived by:

- Maintaining a combined relationship balance (deposits and loans) of \$20,000.00 or more or
- Performing 15 electronic transactions per statement cycle and subscribing to eStatements. Electronic transactions to avoid a service charge are considered to be any combination of: ACH debits, credits or recurring transfers; Internet Branch, Mobile Branch and Bill Pay transactions; and ATM and/or debit card transactions.

*Money Savings Benefits**

- Shopping and dining discounts from local and national retailers
- Nationwide travel, hotel, recreation and entertainment discounts
- Savings on prescriptions, vision and hearing services

Personal Protection Benefits:

- Cell phone protection**†
- Roadside assistance
- \$2,500.00 personal identity theft benefit**
- Identity restoration†
- Payment card fraud resolution Tri-Bureau Credit Monitoring***
- Single Bureau Credit Report and Credit Score***
- \$10,000.00 Travel Accidental Death Insurance†

* Participating merchants on BaZing are not sponsors of the program, are subject to change without notice and may not be available in all regions and may choose to limit deals.

** Cell phone protection and personal identity theft benefit are subject to additional terms and conditions.

*** Credit Monitoring requires additional enrollment on BaZing.com.

† Insurance products are: NOT A DEPOSIT. NOT NCUA INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE CREDIT UNION.

Member Advantage Checking Account

Monthly Service Charge \$6.00

Service charge may be waived by:

- Being a full-time student 24 years of age or younger or
- Maintaining a daily balance of \$500.00 or more during a statement cycle in checking account or
- Maintaining an aggregate direct deposit amount of \$100.00 per statement cycle to checking account

Youth Checking Account

Monthly Service Charge \$0.00

Other Checking Account Fees

Per-Check Written Charge	\$0.00
Deposited Checks Returned Unpaid	\$32.00
Stop Payment Fee	\$32.00
Non-Sufficient Funds (NSF) Fee – items returned unpaid that were created by check, in-person withdrawals, ATM or electronic means	\$32.00
Courtesy Pay / (NSF) Fee – items returned unpaid that were	\$32.00

created by check, in-person withdrawals, ATM or electronic means	
Copy of a Draft	\$2.00 per copy
Automatic Transfer from Savings to Cover Overdraft	\$5.00 per transfer
Statement Copy – activity since last statement	\$5.00 per statement
Statement Copy – other copies	\$5.00 per statement
Check Orders / Reordering	Cost depends upon the style of check ordered
Temporary Checks	\$0.00

Electronic Services Fees

Internet Branch Access (iii)	\$0.00
Audio Response Service	\$0.00
ACH Stop Payment	\$32.00
Bill Pay Provider Stop Payment Fee	\$32.00
Expedited Bill Pay	\$7.95
Overnight Bill Paycheck for Non-Electronic Billers	\$25.00

Visa® Debit Card / ATM Fees

Annual fee	\$0.00
ATM Withdrawals – Center Parc and/or APCU Owned ATMs	\$0.00
New Card	\$0.00
Card Replacement	\$10.00 after one free annually
Rush Card Order Fee	\$25.00
Visa Debit Card – Signature-Based Transactions	\$0.00
Balance Inquiry	\$0.00
Transfers between Center Parc Accounts at Center Parc and/or APCU Owned ATMs (iv)	\$0.00
Transfers between Center Parc Accounts at Non-Center Parc and/or Non-APCU Owned ATMs (iv)	\$1.50 per transfer
Non-Center Parc Account Transfers at Center Parc and/or APCU Owned ATMs (iv)	\$1.50 per transfer
Visa Debit Card / ATM Withdrawals at Non-Center Parc and/or Non-APCU Owned ATMs (iv)	\$3.00 per transaction after four (4) free per month
Pre-authorized Debit Stop Payment Fee	\$32.00

Other Fees

Wire transfer Incoming – Domestic / International	\$0.00
Wire transfer Outgoing – Domestic	\$20.00
Wire transfer Outgoing – International	\$50.00
Research / Reconciling Accounts	\$25.00 per hour, one hour minimum
Cash Items Sent for Collection – Domestic	\$10.00
Cash Items Sent for Collection – International	\$20.00
Processing Garnishments and Levies (v)	\$75.00

Speed Pay	\$8.00
Check Cashing	\$5.00 for non-members postal paychecks
Returned Loan Payment Fee	\$32.00
Skip-a-Pay	\$25.00
Return Mail Fee	\$5.00 per occurrence
Cashier's Checks	\$5.00 if not made payable to than Primary Member or Joint Owners
eStatements	\$0.00
eStatements, Plus Paper Statement	\$5.00 per statement cycle
Inactive Account Fee – account is considered inactive if no member-initiated deposit or withdrawal within 12 months and the member does not have an APCU credit card, IRA, CD or a cumulative deposit balance of \$250.00 or greater	\$5.00 per month, per account, not to exceed \$60.00 per occurrence

External Transfer Services (vi)

Account to Account Transfers

Standard Transfer Out (3 Business Days)	\$0.00
Standard Transfer In (3 Business Days)	\$0.00
Next-Day Transfer Out (Next Business Day)	\$0.00
Next-Day Transfer In (Next Business Day)	\$0.00

Popmoney® (Person to Person Transfers)

Standard Delivery (3 Business Days)	\$3.50
Express Delivery (Next Business Day)	\$5.00
Request Money Fee	\$1.50

Other External Transfer Service Fees

Stop Payment	\$32.00
ACH Return Fee	\$40.00

The fees appearing in this Schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Fee Schedule. If you have any questions or require current rate and fee information on you accounts, please call the Credit Union.

- i. Must be under the age of 24 to be eligible for an Education Club account or any Youth Savings / Checking Account.
- ii. Must be 10 years of age to be eligible for a Money Market Account.
- iii. Third party Internet service provider fees may apply.
- iv. Other fees may be assessed at ATMs owned by financial institutions other than APCU who do not participate in the PLUS, STAR, CUHere, CUHere Select or CU24 Networks.
- v. Or such other rate as may be set by law. Fee applies to each legal order or process that directs APCU to freeze, attach or withhold funds or their property.
- vi. Expedited payments and overnight payments may be delivered next-day or later. The options will only appear for payees which cut off time has not been reached. Once cutoff time is reached, the expedited and overnight option will no longer be present to the user.