



## Consumer Account Fee Schedule

Effective June 1, 2026  
 Aero Federal Credit Union (DBA AERO Financial)  
 Federally insured by NCUA

<b>Checking &amp; Savings Accounts Fees</b>	
ATM or Visa Debit Card Replacement Rush Order	\$60.00
Card Replacement (After the First Replacement)	\$10.00
Check Cashing <ul style="list-style-type: none"> <li>Members aged 25 &amp; under or 55+</li> <li>Members with only a savings account &amp; a balance less than \$100</li> </ul>	Free \$10.00
Check Printing <ul style="list-style-type: none"> <li>Varies depending on check style &amp; quantity</li> <li>Members aged 55+</li> <li>Counter Checks</li> </ul>	1 <sup>st</sup> box Free Basic Checks Free \$2.00 per Page
Check/EFT Stop Payment	\$35.00
Checking – Basic	Free
Checking – Rewards	\$7.25 per Month
Overdraft Fee* <ul style="list-style-type: none"> <li>Balance overdrawn \$10.00 or less</li> <li>Balance overdrawn over \$10.00</li> </ul>	\$10.00 \$35.00
Dormant Account Fee – Inactive for 6 months	\$10.00 per Month
Excessive Transaction Charge	Free/No Charge
Minimum Balance to Avoid Service Charge	Free/No Charge
Non-Sufficient Funds Fee** (Per Presentment)	\$35.00
Online Bill Pay Service	Free/No Charge
Per Item Service Charge	Free/No Charge
Remote Check Deposit (Mobile Deposit)	Free/No Charge
Returned ACH	\$35.00
Return Deposit Item (Member Originated)	\$35.00

<b>Wire Transfers &amp; Western Union Fees</b>	
Incoming	\$15.00
Outgoing Domestic	\$25.00
Outgoing Foreign	\$60.00

<b>Miscellaneous Fees</b>	
Account Research/Reconciliation	\$25.00 per Hour
ATM/Foreign ATM (Non-AERO/Non-CO-OP)	\$2.00 per Transaction in Excess of 4 per Month
Bad Address Charge	\$10.00 per Month
Close Membership (Within 90 Days of Account Opening)	\$5.00
Escheatment Fee (or 10% of Account Balance, Whichever is Greater)	\$100.00
eStatements	Free/No Charge
Foreign Items Collection	Varies
Garnishment/Levies	\$100.00
Lien Release Sent to MVD/Paper Titles	\$10.00
Money Order	\$10.00
Non-Member Check Cashing	\$10.00
Notary Service	Free/No Charge

Official Check Payable to 3 <sup>rd</sup> Party	\$10.00
Outgoing IRA Transfer Charge	\$20.00
Paper Statement Charge	\$2.00
Pay by Phone Charge	\$15.00
Statement Copy Charge	\$2.00
Subordination Processing	\$150.00
Verification of Deposit	\$10.00
Visa Gift Card	\$5.00

*\*Any check, ACH, POS, ATM withdrawal, in-person withdrawal, or other electronic item that is paid, and you do not have enough money in your account. An overdrawn balance must be repaid within 32 days, or your account may be closed.*

*\*\*A non-sufficient funds fee is assessed each time an item is presented against insufficient funds.*