

Checking Account Disclosures:

- Lifestyle Checking products apply to personal and fiduciary account ownership only.
- Identification with picture and signature is required to validate information provided on membership application; otherwise, the account can not be opened.
- As part of the account-opening process, ABNB may run a check system agency report and credit report prior to opening the checking account.
- Federal Reserve Regulation D restricts transfers from savings to no more than six (6) transfers per month. These transfers include over-draft transfers, pre-authorized ACH debits, telephone transfers and other electronic banking transfers.
- Rate Information - The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The Dividend Rate and the Annual Percentage Yield may change monthly or quarterly as determined by the credit union Board of Directors.
- Nature of Dividends - Dividends are paid from current income and available earnings after providing for the required reserves. The Dividend Rate and Annual Percentage Yield are the prospective rates and yields that the credit union anticipates paying for the applicable dividend period. *See Footnote.
- Compounding and Crediting - The Dividend Period begins on the first calendar day of the period. Dividends will be posted on the last calendar day of the credited Dividend Period. *See Footnote.
- Accrual of Dividends - Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account. Dividends will begin to accrue on non-cash deposits (e.g., checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid, except for Certificates. *See Footnote.
- Dividend Calculation Method for Free & Easy Checking - We use the daily balance method to calculate the [interest / dividends] on your account. This method applies a periodic rate to the principal in the account each day for the period. The period we use is the Statement Cycle.

*Footnote: Along with this brochure, the Financial Service Representative will give you a separate sheet with the current rates and minimum requirements for our savings products. You may also visit our website (www.abnbfcu.org) and go to the rate pages to view this information.

Fee Schedule

Effective: November 2018

Savings Account Fees

• Money Market - Excessive Withdrawal Transfers (More than 6 per month)	\$10.00
• Single Service Account (less than \$500.00)	\$5.00 (per month)
• Inactive Account (No member initiated Activity for 12 months)	\$15.00 (per month)

IRA Account Fees

• IRA Rollover, Transfer, or Full/Partial Withdrawal (before age 59 1/2)	\$25.00
• IRA External Transfer	\$25.00
• Coverdell Education Rollover, Transfer, or Full/Partial Withdrawal (before age 18)	\$25.00

Checking Account Fees

• Non-Sufficient Funds	\$29.00
• Overdraft Protection (Courtesy Pay)	\$29.00
• Stop Payment	\$29.00
• Check Copy	\$5.00
• Balance Account (1 hour minimum charge)	\$20.00 (per hour)
• Check Printing	Varies
• Monthly Service Fees - see Lifestyle Checking Brochure	Varies

Electronic Funds Transfer Fees

• ATM and Inquiries Transactions (non ABNB ATM's)	\$1.25
• VISA Check Card (Non-Sufficient Funds)	\$29.00
• VISA Check Card Replacement	\$5.00

Bill Pay Fees

• Bill Pay Service (with Checking, Direct Deposit and eServices/eStatements) ¹	No Charge
• Bill Pay Service (without Checking, Direct Deposit and eServices)	\$4.95 (per month)
• Account to Account Transfers	No Charge
• PopMoney (Person to Person Transfers)	No Charge
• Same Day Electronic Payment	\$9.95
• Overnight Payment by Check	\$14.95
• Bill Pay Service (Non-Sufficient Funds)	\$29.00
• Bill Pay Service (Stop Pay on Check Transactions)	\$29.00
• Bill Pay Service Inquiry	\$21.00
• Bill Pay Service Check Copy	\$21.00

Other Service Fees

• ACH Account Transfers	\$20.00
• Collections Credit/Debit Card Payments	\$20.00
• Certified/Cashier's Check	\$5.00
• Special Check Collection, i.e. foreign check (per item)	\$35.00
• Returned Item (deposited or cashed)	\$15.00 (per item)
• Copy of Statement	\$5.00
• Interim Statement	\$3.00 (per month)
• Money Orders	\$2.00
• Gift Cards	\$3.95
• Money Wire Transfers (Incoming)	No Charge
• Money Wire Transfers (Outgoing)	\$25.00
• Money Wire Transfers (International - special approval required)	\$45.00
• Account Research (1 hour minimum charge)	\$20.00 (per hour)

Account Collection Charges

• Garnishment/Levy	\$50.00
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¹Other fees imposed for special requests or services will be disclosed at the time of the request. Fees subject to change with 45-days notice.

²Bill Pay is offered to members without a monthly fee when they meet the following criteria: maintain a checking account and maintain direct deposit and maintain eServices i.e. eStatements, notifications and alerts. See Lifestyle Checking Disclosure for additional information on checking accounts.

ABNB CHECKING

To open your ABNB Checking Account, visit any of our 18 conveniently located branches throughout Hampton Roads.

For more information, visit us online at
www.abnbfcu.org



830 Greenbrier Circle
Chesapeake, Virginia 23320
757.523.5300 or 800.443.1141
www.abnbfcu.org

ABNB
Serving Everyone
in Hampton Roads



With ABNB checking, you have the **convenience you want** and the **flexibility you need**.

Free & Easy Checking

With our Free & Easy Checking, you can enjoy some of the best rates in the region as well as a higher level of ease and convenience. Earn dividends on your checking account and enjoy refunds of ATM fees nationwide (up to \$25 monthly).

eChecking

If you prefer handling most of your transactions electronically, this is the account for you. This FREE account saves you time in the branch AND gives you the added benefit of no monthly maintenance fee.¹

Classic Checking

Simple. Affordable. Classic Checking gives you real benefits with no minimum initial deposit. With Classic Checking, you will receive real value, convenience, and peace of mind for a low monthly fee.

Take a look at the chart below to find the checking account that best suits **your lifestyle!**

Features & Benefits	Free & Easy	eChecking	Classic
Minimum Average Daily Balance	\$0	\$0	\$0
Minimum Balance to Open	\$0	\$0	\$0
Minimum Balance if Ordering Checks	\$15	\$15	\$15
Monthly Maintenance Fee	\$0	\$0 ¹	\$5
Dividends	Yes	No	No
Direct Deposit Required	Yes	No	No
eServices Required	Yes	Yes ¹	No
eStatements Required	Yes	Yes ¹	No
Visa Check Card	Yes	Yes	Yes
Free Foreign ATM Fees - \$1.25	up to \$25.00	No	No
NSF, Courtesy Pay and Stop Pay Fees	\$29.00	\$29.00	\$29.00
Cashiers Check	\$5.00	\$5.00	\$5.00
Card Replacement	\$5.00	\$5.00	\$5.00

**QUESTIONS? ASK US HOW WE CAN HELP.
WE HONESTLY CARE.**

¹ If the minimum requirements for eChecking are not met, account will be assessed a \$5.00 monthly fee until requirements are resumed.

