



800.284.0633 | aerofinancial.com

Consumer Fee Schedule

Effective March 1, 2025
Federally Insured by NCUA

Checking & Savings Accounts Fees	
ATM or Visa Debit Card Replacement Rush Order	\$60.00
Card Replacement - after the first replacement	\$10.00
Check Cashing	
• Members aged 25 & under or 55 & older.	Free
• Members with only a savings account & a balance less than \$100.	\$10.00
Check Printing – varies depending on check style & quantity	1 st box free
Check Printing - Members 55+	Free Basic Checks
Check/EFT Stop Payment	\$35.00
Checking - Basic	Free
Checking - Rewards	\$5.00 per month
Overdraft Fee*	
• Balance overdrawn \$10.00 or less	\$10.00
• Balance overdrawn over \$10.00 (per presentment)	\$35.00
Dormant Account Fee- Inactive for 6 months.	\$10.00 per month
Excessive Transaction Charge	Free/No Charge
Minimum Balance to Avoid a 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

Wire Transfers & Western Union Fees	
Incoming	\$15.00
Outgoing Domestic	\$25.00
Outgoing Foreign	\$60.00

Miscellaneous Fees	
Account Research/Reconciliation	\$25.00 per hour
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
eStatements	Free/No Charge
Foreign Items Collection	Varies
Garnishments/Levies	\$100.00
Lien Release sent to MVD/Paper Titles	\$10.00
Money Order	\$5.00
Non-Member Check Cashing	\$10.00
Notary Service	Free/No Charge
Official Check Payable to 3 rd Party	\$5.00
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.