

Service Charge Schedule

Anheuser-Busch Employees' Credit Union
American Eagle Credit Union, a division of ABECU

The Member Rewards program allows members to earn select service charge discounts based on their combined household relationship in loans and deposit balances.

Effective January 1, 2009

This schedule includes service charges associated with the checking and savings accounts, the ATM and other specific services. Please note, fees and terms are subject to change. Should you have any questions, contact our Call Center at 877-325-CU4U or your local branch.

Account Administration

Account closure within 270 days of opening.....	\$15.00
Returned statement - custodial fee.....	\$5.00
IRA or HSA ¹ set-up fee (member directed only - one time).....	\$20.00
Second Chance Checking Account (MO/IL Only)	\$10.00/month
Mandatory account closure.....	\$20.00
Account research (per hour).....	\$20.00
Checking account reconciliation (per hour)	\$15.00
Printed Account History.....	\$2.00
Below \$500 minimum average daily balance for Interest Checking Plus Account.....	\$5.00/month
DIF Account presenting more than 3 checks in the same month (charge per additional check).....	\$5.00

Wire Transactions

Outgoing bank wires, domestic.....	\$15.00
Outgoing bank wires, international.....	\$40.00
Western Union money transfer, domestic.....	\$20.00
Western Union money transfers, international.....	varies

Returned Items

Returned NSF item.....	\$25.00
Paid NSF item ²	\$25.00
Returned deposited item (NSF) (member's personal check for deposit/payment).....	\$20.00
Returned deposited item (NSF) (other check for deposit/payment)	\$5.00
Erroneous deposit in ATM	\$25.00

Charges

Outgoing collection item.....	\$15.00
Check-by-phone (collections).....	\$10.00
Certified checks.....	\$3.00
Express Mail/Delivery Service at member's request.....	varies
Fax of documents at member's request.....	\$2.50 + \$1.00/page
Check cashing (non-members).....	\$5.00 or 1% of check amount, whichever is greater.

Checking

		Value Package \$500 - \$9,999	Value Plus Package \$10,000 - \$24,999	Premier Package \$25,000+
Logo Checks ³	\$13.50	30% discount	FREE	FREE
Clydesdales Check Series ³	\$14.50	30% discount	FREE	FREE
Custom and other check styles	Varies	Varies	Varies	Varies
Overdraft transfer from savings/checking	\$2.00	FREE	FREE	FREE
Overdraft transfer from line of credit	\$2.00	FREE	FREE	FREE
Stop payment - single item	\$20.00	\$20.00	\$10.00	FREE
Stop payment - block items (3 or more)	\$40.00	\$40.00	\$20.00	FREE

ATM (ATM owner-imposed surcharges may apply)

Withdrawals made at non CO-OP ATMs	\$1.50	2 FREE/month	4 FREE/month	6 FREE/month
Inquiries made at non CO-OP ATMs	\$1.50	2 FREE/month	2 FREE/month	3 FREE/month
Plastic card replacement within 1 year	\$5.00	FREE	FREE	FREE
Dual card <i>(ATM card plus Visa Check Card)</i>	\$2.00	\$2.00	\$2.00	\$2.00

Account Inquiry

Account/Visa statement copy <i>(per statement)</i> ³	\$2.00	\$2.00	\$2.00	FREE
Other statement copy (ie: 1099)	\$2.00	\$2.00	\$2.00	FREE
Check copy ³	\$2.00	\$2.00	\$2.00	FREE

Account Administration

Monthly maintenance charge ⁴	\$5.00	-	-	-
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Other

Money Orders ³	\$1.50	\$1.50	FREE	FREE
Travelers Cheques (per \$100) ³	\$1.00	\$1.00	FREE	FREE
Travelers Cheques for 2 (per \$100) ⁵	\$1.50	\$1.50	FREE	FREE
Cashiers Check ³	\$4.00	\$4.00	FREE	FREE
Check withdrawal by phone ⁶	\$3.00	\$3.00	FREE	FREE
Transfer by phone ³	\$2.00	\$2.00	FREE	FREE

Loan Payment Options

Skip-a-payment ⁷	\$25.00	\$25.00	1 FREE/year	1 FREE/year
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(1) A \$5/month service fee is charged if Health Savings Account (HSA) balance is less than \$100 and account is inactive 14 months. (2) Service based on current account standing; limitations apply. (3) Service provided at no charge to Eagle Advantage members. (4) Accounts exempt from this charge: members age 25 or younger, members age 65 or older, new members with accounts open less than 6 months, or members with direct deposit(s) totaling \$750 or more per month. Members who drop below \$500 in combined household balances can avoid this charge by achieving a higher balance within 60 days of dropping below. (5) Service sold to Eagle Advantage members for \$.50. (6) Fee not charged for using CUE Phone. (7) Loan must be current to qualify. Advantage Over Lease loans, credit cards, mortgage and equity accounts, and loans with a pending credit insurance claim excluded. Limitations apply; see skip-a-payment form for complete details.

