



Dear LINKBANK Customer:

It is our privilege to share with you the news that LINKBANK and American Heritage Federal Credit Union (“American Heritage”) entered into a purchase and assumption agreement pursuant to which American Heritage will acquire the three New Jersey branches of LINKBANK (“NJ Branches”). The acquisition, or transaction, is expected to be completed on or about April 1, 2025, subject to the receipt of necessary regulatory approvals and the satisfaction or waiver of other customary closing conditions.

Below you will find information regarding the benefits of becoming a member of American Heritage, what to expect with the transition of the LINKBANK NJ Branches to American Heritage, and changes in deposit insurance coverage from the Federal Deposit Insurance Corporation (“FDIC”) to the National Credit Union Administration (“NCUA”). We have included with this letter a chart comparing FDIC and NCUA insurance coverage and a copy of American Heritage’s privacy policy.

### **Benefits of Membership at American Heritage Federal Credit Union**

- American Heritage is a not-for-profit, member-owned financial cooperative with a mission to enhance the financial well-being of its members and community. American Heritage provides a wide variety of financial tools and solutions as well as a full suite of consumer and commercial accounts and services.
- American Heritage serves Philadelphia and its surrounding communities since 1948 and has experienced sustained growth and stability for more than 75 years, making it a pillar in Philadelphia, Bucks, Montgomery, and Delaware Counties in Pennsylvania and Camden County in New Jersey. American Heritage operates 34 branches throughout Pennsylvania and New Jersey. American Heritage first expanded into New Jersey in 2014 and now has a location in each of Cherry Hill and Glendora serving the greater southern New Jersey metropolitan area.
- As one of the largest credit unions in this area, American Heritage currently serves more than 318,000 members. Membership is open to persons within the credit union’s field of membership meeting certain requirements. The field of membership includes persons who live, work, worship or attend school in one of American Heritage’s designated service areas. For a further description of American Heritage’s field of membership, see “Becoming a Member” below.
- With assets of more than \$5.0 billion as of December 31, 2024, American Heritage provides expanded offerings in personal banking accounts and services. Furthermore, members have access to 34 branch locations and a nationwide network of CO-OP ATM and CO-OP Shared Branches,

which allow members to access their accounts at over 30,000 surcharge free ATMs and over 5,000 shared branches nationwide.

- American Heritage is committed to the communities it serves and shows that commitment through employee volunteer hours, charitable donations, and partnerships with non-profit organizations. In 2024, American Heritage increased its community engagement budget by 250% to invest \$350,000 philanthropically in the areas of education, health and well-being, and small business success. Additionally, American Heritage raised \$40,000 towards the fight against local hunger, and 30 children and 25 families were “adopted” as part of its holiday gift-giving endeavors. As part of its annual Cecila B. Grady Scholarship Program, American Heritage awarded 30 \$1,000 scholarships to high school senior members based on scholarly merits, community and school involvement.
- In 1996, American Heritage became the first credit union in the country to form a charitable organization when it began the Kids-N-Hope Foundation. In 2024, the Kids-N-Hope Foundation donated \$710,000 in annual contributions to support their mission of funding music therapy, music programs, and child life services through organizations and local area hospitals, including Children’s Hospital of Philadelphia’s (CHOP) Music Therapy Program. Since its inception over 25 years ago, the Foundation has raised and donated approximately \$4.4 million for pediatric therapy programs in the Philadelphia region, including more than \$3.4 million for CHOP.

### **Becoming a Member**

All customers associated with the LINKBANK NJ Branches whose deposits and/or loans are transferred to American Heritage (“Branch Customers”) will be provided the opportunity to become members of American Heritage effective upon completion of the transaction. American Heritage proudly serves those and their immediate relatives who live, work, worship, or attend school in one of our designated services areas, which include the City of Philadelphia, as well as specific portions of the following Pennsylvania communities: Ambler, Bensalem, Bridgeport, Bristol, Bryn Athyn, Butler, Cheltenham, Conshohocken, Fort Washington, Norristown, Pennel, Souderton, Southampton, Tullytown, Villanova, and Warminster Heights. Additionally, those employed by American Heritage or one of our sponsor companies; who are an immediate family member of an American Heritage employee, current member, or eligible member; and who share a household with a current member or eligible member may become a member. If you do not qualify within the field of membership at the time of the transaction, then you may become a member as a result of American Heritage making a monetary donation to the Kids-N-Hope Foundation on your behalf at no cost to you. If you have not already received a request to become a member of American Heritage, you will soon be receiving materials for becoming a member including an “opt-in” form, which will specify the various methods you can opt in and include a self-addressed envelope for returning the form should you choose to opt in by mail.

All American Heritage members are required to have a share account with a balance of at least \$15. The share account is a savings account. American Heritage will establish and fund the minimum share account for Branch Customers who have opted in.

All LINKBANK NJ Branch deposits and loans will be transferred to American Heritage at the completion of the transaction even if the depositor or borrower has not opted to become a member of American Heritage. American Heritage holds a low-income designation from the NCUA, which permits the credit union to accept nonmember deposits from any source within applicable limits. For borrowers who are not members at the completion of the transaction, American Heritage may place the non-conforming loans in

a Credit Union Service Organization (CUSO) that complies with NCUA requirements (and continue to offer membership to such customers), take such other actions permitted by the NCUA, or seek a grace period to sell such loans in an orderly process after the completion of the transaction.

You are not required to become a member of American Heritage following completion of the transaction. You may move your deposit account(s) to any financial institution of your choice either before or after completion of the transaction.

### **Deposit Insurance**

If you have a deposit account at one of the LINKBANK NJ Branches, your deposit insurance will change upon the closing of the transaction. Your deposits will no longer be insured by the FDIC, but will become insured by the NCUA instead. The NCUA is a federal agency created by the United States Congress, which administers the National Credit Union Share Insurance Fund and offers similar deposit insurance to that of the FDIC. (See the NCUA and FDIC Insurance Comparison chart enclosed with this letter for more details on deposit account insurance.)

American Heritage is required to inform you that the FDIC-insured status of your deposits at any of the three NJ Branches that are transferred to American Heritage will terminate after the acquisition is finalized. Your insured deposits in the designated NJ Branches will continue to be insured by the FDIC, to the extent provided by law, until their FDIC-insured status is terminated, and they are insured by the NCUA. At no time during the transition from FDIC to NCUA coverage will your deposits be uninsured.

### **What to Expect**

We are working to make the transition from LINKBANK to American Heritage as seamless as possible. Completion of the acquisition, or “closing,” is expected to occur and the conversion of the affected LINKBANK accounts into American Heritage’s records and systems, or “account conversion,” is expected to commence on or about April 1, 2025. More information regarding the closing and the account conversion can be found below. While there may be other changes as the transition continues, we will always keep you informed prior to such changes.

- Effective at closing, your LINKBANK NJ Branch deposits and loans will be assumed by American Heritage. Following the account conversion, your deposit accounts will be converted to substantially similar products at American Heritage. You will receive additional information on American Heritage products and services, including any changes made to your account terms and conditions in advance of closing. We have included with this letter a schedule of American Heritage fees.
- No branch of LINKBANK or American Heritage will be closed in connection with the acquisition. All the LINKBANK NJ Branch locations will be retained as branch offices of American Heritage after closing. Following the account conversion, you will have full access to any branch or ATM within the American Heritage network. For a full list of American Heritage branch locations and hours, ATMs, and nationwide CO-OP ATM and CO-OP Shared Branch locations, visit [AmericanHeritageCU.org/Locations](https://AmericanHeritageCU.org/Locations).
- Signage at the LINKBANK NJ Branches will transition to American Heritage no later than the opening of business on the 5<sup>th</sup> day following completion of the account conversion.

- There will be no changes to your safe deposit boxes. American Heritage will require all safe deposit box holders to complete an inventory, confirm all contents are intact, and sign an affidavit and new agreement upon your first request for entry after account conversion. You will receive further information at least 30 days prior to closing.

### **Account Conversion Process**

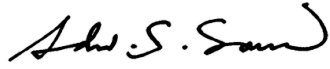
- The account conversion is tentatively planned for April 1, 2025. During this time, the NJ Branches located in Cherry Hill and Moorestown will be closed beginning on or about March 29, 2025, at 12:00PM ET (end of business day) and the Evesham location will be closed beginning on or about March 31, 2025, at 3:00PM ET (end of business) and will reopen on or about April 1, 2025 at 12:00PM ET. American Heritage expects that systems will be down for no more than 12 hours on the conversion date. You will receive additional information about the process prior to the conversion.
- LINKBANK debit cardholders will be sent new American Heritage debit cards. Consumer accounts will also receive new starter checks at no cost and will be provided updated information for your direct deposit and ACH transactions in advance of the closing and account conversion. Business accounts will receive a \$50 credit towards their first order of checks with American Heritage when purchased through our partner - Harland Clarke, a Vericast Business. You will receive more information at least 30 days prior to the account conversion.
- Following the account conversion planned for April 1, 2025, you may make deposit and loan payments, in the same branches as you do today, rebranded to American Heritage. In addition, you can also make loan payments at any other American Heritage full-service branch location, or by mail to American Heritage Federal Credit Union, 2060 Red Lion Road, Philadelphia PA 19115. American Heritage offers various options for electronic loan payments, including online and mobile banking, which will be available to you following the account conversion. Please visit [AmericanHeritageCU.org/loans/how-to-pay-a-loan](http://AmericanHeritageCU.org/loans/how-to-pay-a-loan) for more options. Prior to closing you should continue to make all loan payments to LINKBANK in accordance with your current practices.
- Beginning on or about March 31, 2025, at 5:00PM ET, LINKBANK's online and mobile banking platform will no longer be accessible to you. American Heritage digital banking services will be immediately available at [AmericanHeritageCU.org](http://AmericanHeritageCU.org) upon completion of the account conversion. Directions regarding access and initial login will be sent in future communications at least 30 days prior to the account conversion.
- A final account statement will be sent by LINKBANK showing the account history since your last statement through the account conversion. Following the account conversion, you will receive your first integrated American Heritage account statement. Your first statement will serve as reference to verify balances and other information.

### **How to Get Additional Information**

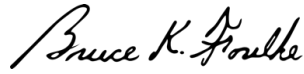
We recognize you may have additional questions, so please read the "Questions and Answers" included with this letter, which may also be viewed at [AmericanHeritageCU.org/LINKBANK](http://AmericanHeritageCU.org/LINKBANK). If you have additional questions not addressed in the Questions and Answers, you may reach out to LINKBANK by calling (800) 787-4542.

We are excited about this transition, and American Heritage looks forward to serving you!

Sincerely,



Andrew S. Samuel  
Chief Executive Officer  
LINKBANK



Bruce K. Foulke  
President and Chief Executive Officer  
American Heritage Federal Credit Union

**CONTROLLED//FDIC BUSINESS**

**NCUA and FDIC Insurance Comparison**

	<b>Single Account</b> (one owner)	<b>Joint Account</b> (more than one owner)	<b>Retirement Accounts</b> (includes IRAs)	<b>Revocable Trust Accounts</b>	<b>Corporation, Partnership, and Unincorporated Association Accounts</b>	<b>Government Accounts</b>
<b>NCUA Insured</b>	\$250,000 per owner	\$250,000 per co-owner	\$250,000 per owner \$250,000 for Keogh All IRA coverage is separate and in addition to coverage for other credit union accounts	\$250,000 per owner per beneficiary (includes Coverdell Education Savings Accounts)	\$250,000 per corporation, partnership, or unincorporated association	\$250,000 per official custodian
<b>FDIC Insured</b>	\$250,000 per owner	\$250,000 per co-owner	\$250,000 per owner	\$250,000 per owner per beneficiary up to five beneficiaries	\$250,000 per corporation, partnership, or unincorporated association	\$250,000 per official custodian

*See NCUA's website at [www.ncua.gov](http://www.ncua.gov) and FDIC's website at [www.fdic.gov](http://www.fdic.gov) where more detailed information about share and deposit insurance can be found.*

## **Questions and Answers**

### **When will the account conversion take place?**

Account conversion is tentatively planned for April 1, 2025. While access to some services may transition at different intervals during the account conversion, there should be no impact to your ability to use your account up to and through the closing date.

### **Will my account number or account names change with the account conversion?**

The conversion may require a change to your account numbers. You will receive more information on any account changes at least 30 days prior to conversion.

### **What is American Heritage Federal Credit Union's routing and transit number?**

American Heritage's routing and transit number is 236082944.

### **Will I need to update my ACH (Automated Clearing House) transactions (Social Security, payroll, etc.)?**

Following account conversion, you will need to contact any business to which you provided your account information for ACH payments or deposits and provide your updated routing number: 236082944. All account holders will be required to contact any company and/or employer with whom you have an electronic payment set up to ensure there is no interruption in service or payment delay. Common examples of these types of transactions are payroll, direct deposit, Social Security, dividend receipts from investments, insurance premiums, mortgage, etc. Account debit cardholders will be required to update any merchants with whom they have recurring payments established. This would include online retailers, ride share apps, utility payments, cell phone payments, etc.

### **Will fees change?**

We have included with this letter a schedule of American Heritage fees. While you may notice different terminology and intervals at which fees may be charged, it is our goal to keep total fee amounts the same or less than what was historically charged.

### **Will new debit cards be issued as part of the account conversion?**

Yes, new debit cards will be sent to replace existing LINKBANK-branded debit cards, and you will be sent new personal identification numbers (PINs).

### **Will my LINKBANK checks still work, or do I need to order new ones?**

While LINKBANK checks will be accepted and processed as normal until account conversion, consumer accounts will be provided with new American Heritage starter checks at no cost prior to account conversion, and these should be utilized after account conversion. More details will be included in future correspondence.

### **How will this affect my loan payments?**

You will continue to make loan payments to LINKBANK until account conversion. Following conversion, you will make loan payments to American Heritage. Please visit [AmericanHeritageCU.org/loans/how-to-pay-a-loan](https://AmericanHeritageCU.org/loans/how-to-pay-a-loan) for payment options.

**When will I receive my account statement from American Heritage Credit Union?**

You'll receive the account history since your last statement and through the month end prior to the account conversion. Following the account conversion, you will receive your first integrated American Heritage account statement. That first statement will serve as reference to verify balances and other information. If you are currently enrolled in eStatements with LINKBANK, you will be required to re-enroll in this service upon becoming a member of American Heritage.

**Will my certificate rates change?**

All certificate products will retain their structure and term when converted.

**Will beneficiaries transfer with account(s)?**

Any previously designated beneficiaries will follow the account when integrated with American Heritage's system.

**When will I be able to use an American Heritage Federal Credit Union CO-OP ATMs and CO-OP Shared Branches?**

Following the account conversion, you will be able to use any branch or ATM within American Heritage's network, including over 30,000 surcharge free CO-OP ATMs and over 5,000 CO-OP Shared Branches nationwide. For a full list of American Heritage branch locations and hours, and ATMs, visit [AmericanHeritageCU.org/Locations](http://AmericanHeritageCU.org/Locations).

**What are American Heritage Federal Credit Union's hours?**

To learn more about lobby and drive-thru hours at American Heritage's branch locations, please visit [AmericanHeritageCU.org/Locations](http://AmericanHeritageCU.org/Locations).

**Does American Heritage Federal Credit Union offer account access by phone and when will it be available to me?**

Yes, the credit union offers 24-hour telephone banking, an audio response system that allows access to account balances and history by calling 800.635.7466. Contact Center representatives are available Monday-Friday 7:00 a.m. – 7:00 p.m. and Saturday 9:00 a.m. – 3:00 p.m. by calling 800.342.0008.

**When will digital/mobile access be available?**

Beginning on or about March 31, 2025, at 5:00PM ET, LINKBANK's online and mobile banking platform will no longer be accessible to you. Digital Services will be available via American Heritage's digital and mobile banking platforms upon completion of the account conversion. A detailed communication about initial access will be sent in future correspondence.

**Does American Heritage Federal Credit Union support mobile wallet transactions?**

Yes, American Heritage supports Apple Pay, Google Pay, and Samsung Pay.

*Apple Pay is a registered trademark of Apple, Inc. Google Pay is a trademark of Google LLC. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd.*



**Where can I go to find out more about American Heritage Federal Credit Union?**

- Website: [AmericanHeritageCU.org](https://AmericanHeritageCU.org)
- Facebook: [Facebook.com/AmericanHeritageCU](https://Facebook.com/AmericanHeritageCU)
- LinkedIn: [LinkedIn.com/Company/American-Heritage-Credit-Union](https://LinkedIn.com/Company/American-Heritage-Credit-Union)
- Instagram: [Instagram.com/AmericanHeritageCU](https://Instagram.com/AmericanHeritageCU) (@AmericanHeritageCU)
- X, formerly Twitter: [X.com/AmHeritageCU](https://X.com/AmHeritageCU) (@AmHeritageCU)
- YouTube: [YouTube.com/AmericanHeritageCreditUnion](https://YouTube.com/AmericanHeritageCreditUnion)

**Who can join American Heritage Federal Credit Union?**

American Heritage proudly serves those and their immediate relatives who live, work, worship, or attend school in one of our designated services areas, which include the City of Philadelphia, as well as specific portions of the following Pennsylvania communities: Ambler, Bensalem, Bridgeport, Bristol, Bryn Athyn, Butler, Cheltenham, Conshohocken, Fort Washington, Norristown, Pennel, Souderton, Southampton, Tullytown, Villanova, and Warminster Heights. Additionally, those employed by American Heritage or one of our sponsor companies; who are an immediate family member of an American Heritage employee, current member, or eligible member; who share a household with a current member or eligible member; or who become a member of the Kids-N-Hope Foundation are eligible for membership.

All Branch Customers will be provided the opportunity to become members of American Heritage effective upon completion of the transaction. If you have not already received a request to become a member of American Heritage, you will soon be receiving materials for becoming a member including an “opt-in” form, which will specify the various methods you can opt in and include a self-addressed envelope for returning the form should you choose to opt in by mail.

All American Heritage members are required to have a share account with a balance of at least \$15. The share account is a savings account. American Heritage will establish and fund the minimum share account for Branch Customers who have opted in.



CREDIT UNION

## Business Account Schedule of Fees and Charges

### SHARE DRAFT/CHECKING ACCOUNTS

Overdraft Privilege Fee	
Resulting Negative Balance	
Less Than or Equal to \$25	\$10.00
Resulting Negative Balance Greater Than \$25	\$15.00
Non-Sufficient Funds (NSF)/Returned NSF	\$18.00
Stop Payment of Check:	
Processing Fee	\$5.00
Presentment Fee	\$20.00
Per Check Charge	FREE
Image Copy of Check	\$3.00
Reinstatement of a Closed Account	
Business Savings	\$25.00
Business Checking	\$25.00
Business Debit Card	\$25.00
Check Written on Closed Account	\$30.00
Returned Check/Return of Deposited Item	\$25.00

### CHECK CARD/ATM SERVICES

ATM Withdrawals:	
American Heritage/Proprietary Machines (unlimited)	FREE
Other Machines - up to 10 per month	FREE
Each Additional Withdrawal	\$1.00
Overdraft Privilege Fee	
Resulting Negative Balance	
Less Than or Equal to \$25	\$10.00
Resulting Negative Balance Greater Than \$25	\$15.00
Non-Sufficient Funds (NSF)/Returned NSF	\$18.00
Change of PIN	\$5.00
Replacement Card	\$5.00
Replacement Card - EMV Chip Card	\$7.50
Reinstatement of Card Privileges	\$25.00
Return of ATM Deposit	\$25.00
Empty Envelope ATM Deposit	\$25.00

### ACH/DIGITAL SERVICES

OnLine Teller	FREE
Business Online Banking Service	
Wires Per Month	\$10.00
Wires & ACH Origination Per Month +\$7.00 Per ACH file	\$35.00
Wires & ACH Origination w/Fraud Protection Per Month +\$7.00 per ACH File	\$60.00
ACH Per Month +\$7.00 Per ACH File	\$25.00
ACH w/Fraud Protection Per Month +\$7.00 Per ACH File	\$50.00
OnLine Bill Payer Service	FREE
eDeposit Mobile Service	FREE
eDeposit Scanner Service	
Trial Period, 90 Days	FREE
Per Month Base Fee, First Year	\$37.50
Per Month Base Fee, Second year and thereafter	\$50.00
Per Item Fee	FREE
Installation Fee	\$25.00
Direct Deposit	FREE
Phone Teller	FREE
Overdraft Privilege Fee	
Resulting Negative Balance	
Less Than or Equal to \$25	\$10.00
Resulting Negative Balance Greater Than \$25	\$15.00
Non-Sufficient Funds (NSF)/Returned NSF	\$18.00
Stop Payment/Revocation of ACH/Electronic Item/Bill Payer	
Processing Fee	\$25.00
Presentment Fee	FREE
Wire Transfers	
Incoming	FREE
Outgoing, Domestic	\$35.00
Outgoing, International	\$50.00
ACH Origination per month (Grandfathered Product)	\$20.00
ACH/Payroll File Processing per file (Grandfathered Product)	\$25.00

### OVERDRAFT PROTECTION COVERAGE SERVICES

Transfer from Any Qualifying Share Account	FREE
First Six Per Month from Line of Credit Source	FREE
Each Additional Transfer from Line of Credit Account	\$5.00

### BUSINESS CHECKING MAINTENANCE FEES

Free Business Checking Account PLUS	FREE
Gold Business Checking Account	
If balance falls below \$1,000 at any time during the month	\$10.00
VIP Business Checking Account	
If balance falls below \$5,000 at any time during the month	\$15.00

### BUSINESS CHECKING TRANSACTION FEES

Free Business Checking Account PLUS	
Combined Item count of 300 per month	FREE
Each item over 300	\$0.25
Gold Business Checking Account	
Combined Item count of 500 per month	FREE
Each item over 500	\$0.25
VIP Business Checking Account	
Combined Item count of 500 per month	FREE
Each item over 500	\$0.25

### BUSINESS MONEY MARKET MAINTENANCE FEES

Business Money Market Account	
If balance falls below \$2,000 at any time during the month	\$10.00
Each Business MMA Share Draft less than \$500	\$5.00
VIP Money Market Account	
If balance falls below \$50,000 at any time during the month	\$10.00
Each VIP MMA Share Draft less than \$500	\$5.00
Each time during any given statement cycle that the combined total of Money Market Share Drafts that clear and transfers exceed 6	\$20.00
Platinum Money Market Account	
If balance falls below \$75,000 at any time during the month	\$10.00
Each Platinum MMA Share Draft less than \$1,000	\$5.00
Each time during any given statement cycle that the combined total of Money Market Share Drafts that clear and transfers exceed 6	\$20.00

### HIGH YIELD SAVINGS MAINTENANCE FEES

High Yield Savings Account	
If balance falls below \$10,000 at any time during the month	\$10.00
First Transfer and/or Withdrawal (Per Month)	FREE
Subsequent Transfers and/or Withdrawals	\$25.00

### GENERAL SERVICES

Court Order Fee	\$50.00
Closed Account Fee (if account closed within 90 days of account opening)	\$5.00
Boxed Coin Per Box	\$7.50
Rolled Coin Per Roll	\$0.15
Gift Card	\$2.50
Cashier's Check	\$2.00
Money Orders	\$2.00
Counter Checks (set of 4)	\$1.00
Travel Card (non-member charge)	\$4.00
Travel Card	\$2.50
Notary Service	FREE
Check Cashing Fee (Non-Member Charge)	\$5.00
Foreign Check Fee	\$20.00
STAMP Guaranty Fee (Non-IRC Related)	\$5.00
Writ of Attachment	\$100.00
Attorney Inquiries (Per Inquiry)	\$25.00
Escheatment Service	\$100.00
IRS Levy	\$100.00
Incorrect Address Fee (per month)	\$5.00
Inactive Account Fee after two years (per month)	\$10.00
Paper Statement Fee	\$3.00
Copy of Account Statement	\$3.00
Copy of CU Issued Check	\$7.00
Stop Payment of CU Issued Check	\$25.00
Stop Payment of CU Issued Money Order	\$2.00
Returned 3rd party Check Deposited at CU	\$25.00
Printout of Account History Statement (mailed)	\$2.00
Printout of Account History Statement (branch location)	\$0.50
Research/Reconciliation Fee (Per Half Hour)	\$25.00
Express Delivery - Standard Next Day	\$18.00
Express Delivery - Weekend Next Day	\$25.00

All fees and charges are subject to change  
Effective 11/7/2024  
MKT/BINS-2001-1124



CREDIT UNION

# Schedule of Fees and Charges

Effective January 1, 2024

## Share Savings Account

### Monthly Charges:

Identity Protection Share Account .....	\$4.00
Fresh Start Share Account .....	\$5.00

## Share Draft/Checking Account

### Overdraft Privilege Fee Per Presentment:

Resulting Negative Balance Less Than or Equal to \$25 .....	\$10.00
Resulting Negative Balance Greater Than \$25 .....	\$15.00

Non-Sufficient Funds (NSF)/Returned NSF Per Presentment.....	\$18.00
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### Stop Payment of Check:

Processing Fee .....	\$5.00
Presentment Fee .....	\$20.00

Per Check Charge .....	FREE
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Microfilm Copy of Check .....	\$3.00
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### Reinstatement of a Closed Account:

Checking .....	\$25.00
Debit Card .....	\$25.00
Savings .....	\$25.00

Check Written on Closed Account .....	\$30.00
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Returned Check/Return of Deposited Item .....	\$25.00
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### Monthly Charges:

Identity Protection Checking Account .....	\$3.00
Preferred or Protection Checking Account (No New Accounts Permitted) .....	\$5.00

### Minimum Balance Fee:

Cash Management Checking Account Falls Below \$7,500 .....	\$10.00
Platinum Checking Account Falls Below \$7,500.....	\$10.00
VIP Checking Account Falls Below \$5,000.....	\$10.00

## Check Card/ATM Services

### ATM Withdrawals:

American Heritage/Proprietary Machines (Unlimited) .....	FREE
Other Machines - Up to 10 Per Month .....	FREE
Each Additional Withdrawal .....	\$1.00

### Overdraft Privilege Fee Per Presentment:

Resulting Negative Balance Less Than or Equal to \$25 .....	\$10.00
Resulting Negative Balance Greater Than \$25 .....	\$15.00
Non-Sufficient Funds (NSF)/Returned NSF Per Presentment.....	\$18.00

Change of PIN .....	\$5.00
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Replacement Card .....	\$5.00
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Replacement Card - EMV Chip Card .....	\$7.50
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Reinstatement of Card Privileges .....	\$25.00
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Return of ATM Deposit .....	\$25.00
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Empty Envelope ATM Deposit .....	\$25.00
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## ACH/Digital Services

OnLine Teller .....	FREE
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OnLine Bill Payer Service .....	FREE
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eDeposit Service .....	FREE
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ePay .....	FREE
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Direct Deposit .....	FREE
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Phone Teller.....	FREE
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### Overdraft Privilege Fee Per Presentment:

Resulting Negative Balance Less Than or Equal to \$25 .....	\$10.00
Resulting Negative Balance Greater Than \$25 .....	\$15.00

Non-Sufficient Funds (NSF)/Returned NSF Per Presentment.....	\$18.00
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### Quick Pay

Enrolled Web .....	FREE
Guest Web.....	\$1.50
Payment Assisted Web .....	\$10.00

### Payment/Revocation of ACH/

Electronic Item/Bill Payer: Processing Fee .....	\$25.00
Presentment Fee .....	FREE

### Wire Transfers:

Incoming .....	FREE
Outgoing, Domestic .....	\$35.00
Outgoing, International .....	\$50.00

## High Yield Savings Accounts

### Minimum Balance Fee:

Daily Balance Falls Below \$10,000 .....	\$10.00
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### Per Transfer or Withdrawal Fee:

First Transfer and/or Withdrawal (Per Month) .....	FREE
Subsequent Transfers and/or Withdrawals .....	\$25.00

## Money Market Accounts

### Minimum Balance Fee:

Each Time Standard MMA Falls Below \$2,000 .....	\$10.00
Each Time VIP MMA Falls Below \$50,000 .....	\$10.00
Each Time Platinum MMA Falls Below \$75,000 .....	\$10.00

### Minimum Check Amount Fee:

Each Standard MMA Share Draft Less Than \$500 .....	\$5.00
Each Platinum MMA Share Draft Less Than \$1,000 .....	\$5.00
Each VIP MMA Share Draft Less Than \$500 .....	\$5.00

### Per Check, Transfer or Withdrawal Fee:

First Six of Any Combination of Checks, Transfers and/or Withdrawals .....	FREE
Subsequent Checks, Transfers or Withdrawals .....	\$20.00

**General Services**

Court Order Fee .....	\$50.00
Closed Account Fee (if Account Closed Within 90 Days of Account Opening).....	\$5.00
Overdraft Protection Coverage:	
Transfer from Any Qualifying Share Account .....	FREE
First Six Per Month from Line of Credit Source .....	FREE
Each Additional Transfer from Line of Credit Account .....	\$5.00

**General Services (Continued)**

Boxed Coin Per Box .....	\$7.50
Rolled Coin Per Roll .....	\$0.15
Payment Options:	
Gift Card .....	\$2.50
Cashiers' Check .....	\$2.00
Money Orders .....	\$2.00
Counter Checks (Set of 4) .....	\$1.00
Travel Card .....	\$2.50
Notary Service .....	FREE
Check Cashing Fee (Non-Member Charge) .....	\$5.00
Foreign Check Fee .....	\$20.00
STAMP Guaranty Fee (Non-IRC Related) .....	\$5.00
Writ of Attachment .....	\$100.00
Attorney Inquiries (Per Inquiry) .....	\$25.00
Escheatment Service .....	\$100.00
IRS Levy .....	\$100.00
Incorrect Address Fee (Per Month) .....	\$5.00
Inactive Account Fee After Two Years (Per Month) .....	\$10.00
Copy of Account Statement .....	\$3.00
Copy of CU Issued Check .....	\$7.00
Stop Payment of CU Issued Check .....	\$25.00
Stop Payment on CU Issued Money Order .....	\$2.00
Returned 3rd Party Check Deposited at CU .....	\$25.00
Printout of Account History Up To Five Pages (Mailed) .....	\$ 2.00
Printout of Account History Per Page (at Branch Location) .....	\$0.50
Research/Reconciliation Fee (Per Half Hour) .....	\$25.00
Express Delivery – Standard Next Day .....	\$18.00
Express Delivery – Weekend Next Day .....	\$25.00

**Loan Services**

Loan Amortization Schedule .....	\$10.00
Mortgage Subordination (Excluding First Heritage) .....	\$150.00
Returned Check Fee .....	\$25.00
Automobile Redemption Fee .....	\$100.00
Interest-Only HELOC Origination Fee .....	\$100.00
Home Equity Loan and HELOC Document Preparation Fee .....	\$199.00
Home Equity Loan and HELOC Investment/Rental Property Commitment Fee .....	\$150.00
Copy of Home Mortgage Disclosure (HMDA) .....	\$75.00
Mastercard® Fees:	
Credit Limit Increase .....	FREE
Late Payment Fee (if You are 1 or More Days Late) .....	up to \$20.00
Cash Back Mastercard Annual Fee .....	FREE
Platinum Preferred & Platinum Classic Card Annual Fee .....	FREE
Platinum Secured Card Annual Fee .....	\$35.00
ScoreCard/Points Accumulation Program Enrollment .....	FREE
Statement Copy Fee .....	\$3.00
Document Copy Fee .....	\$5.00
Rush Fee (Weekend or Next Day) .....	\$25.00
Card Replacement Fee .....	\$7.50
Pin Replacement Fee .....	\$5.00
Return Payment Fee .....	\$25.00
Stop Payment on Convenience Check Processing Fee .....	\$5.00
Stop Payment on Convenience Check Presentment Fee .....	\$20.00
Late Loan Payment Fee (After 15 Days) – The Lesser of 5% of the Contract Payment Due or \$300, Subject to a Minimum of \$5.	