

**ABILENE FEDERAL CREDIT UNION
SHARE DRAFT ACCOUNT INFORMATION**

DIVIDEND	Paid on avg daily balance of \$300 or more	.10%
SERVICE CHARGE	Charged if daily balance falls <u>below</u> \$300 (per month)	\$4.00
DEBIT CARD	Per card/ Per month	FREE
INSUFFICIENT FUNDS	Share draft/ Electronic debit (ACH) / Debit card	\$25.00
TEMPORARY CHECKS	Per page of 4 (1 page of 4, free with new account.)	\$1.50

OTHER FEES THAT MAY APPLY		
CASHIER'S CHECK	Per Item (1 free per day)	\$0.50
MONEY ORDER	Per Item	\$0.50
STOP PAYMENT	Per Item	\$10.00
WIRE TRANSFER	Per wire	\$12.50
WESTERN UNION WIRE	Per wire	\$17.50
STATEMENT COPY	Per month	\$1.00
OVERDRAFT PROTECTION	Per transfer- up to 6 transfers per month	\$3.00
COURTESY PAY	Per overdraft	\$25.00
SHARE DRAFT COPY	Per Item	\$2.00
BALANCE MEMBER ACCT	Per hour/ 1 hour minimum	\$10.00

INACTIVE SHARE DRAFT ACCOUNTS – When a share draft account has had no activity with the exception of a service charge that draws the account into the negative, after three service charges the account can be forced closed without notice.

***OVERDRAFT PROTECTION** – When funds are not available to pay an item presented for payment from the draft account, if there are enough funds available in the share account, a transfer will be made to cover the draft plus a \$3.00 transfer fee.

***COURTESY PAY** – At the credit unions discretion, an insufficient funds item may be paid on eligible accounts, up to the approved overdraft limit including the fee.

*Overdraft from shares will be utilized first, if available, to pay NSF items before Courtesy Pay is used.