

| Member Service | Service Charge |
|--|---|
| Account Closing (within 90 days) | \$5 |
| Account History Print (statement copy) | \$1/page |
| Account Research/Reconcile | \$25/hour (one hour minimum) |
| Account Reopen (within 90 days) | \$10 |
| ATM Transactions (Advia CU & CO-OP Network) | Free |
| ATM Transactions ¹ (non-Advia CU/ non-CO-OP Network)* | \$2.00 |
| Business Checking Interest Bearing* | \$8/month plus \$0.40/transaction (following 200 free/month) |
| Business Checking Non Interest Bearing* | \$0.40/transaction (following 100 free/month) |
| Business Checking Non Profit* | \$0.40/transaction (following 300 free/month) |
| Card Rush Order* | \$30 |
| Cashier's Check* | \$5 |
| Check Copy* | \$5 |
| Check Images on Statements | \$3 for select legacy Consumer Accounts enrolled prior to 8/10/2018 |
| Check Orders | Varies by Style |
| Commercial Analysis Checking | \$10/month plus \$0.20/transaction and \$0.07/deposited item |
| Copying/Faxing | \$3 for first page; \$0.25/following page |
| Courtesy Pay Coverage on Overdraft ² | \$28.00 |
| Credit Union Service Center Transaction | \$2/Visit |
| Foreign Transaction Processing Fee* | 2% of Transaction Amount. |
| Escheatment Processing* | \$100 |
| Foreign Check Processing | \$4 |
| Foreign Currency Ordering | \$20 |
| Garnishment/Tax Levy/Subpoena - Legal Processing | \$75 |
| Holiday Club Withdrawal | \$3 |
| Inactive Account | \$5/month (age 18+ with < \$500 aggregate relationship and no activity for 12 months) |
| IRA Transfer | \$25 (to external Financial Institution) |
| Loan Payment (by e-check or credit card) | By Phone \$15, Web Pay \$10 |

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|--|---|
| Loan Skip Pay (restrictions apply)* | \$35 where regionally offered |
| Medallion Signature Program | \$25 |
| Member-Requested ATM/Debit Card Replacement* | \$5 |
| Money Market Checking* | \$10.00 monthly for average balances below \$1,000 |
| Money Market Savings* | \$10.00 monthly for average balances below \$1,000 |
| Money Orders | \$3 |
| Night Drop Bag & Keys | \$22 |
| Non-Member Check Cashing (by credit union staff) | \$5 |
| Notary Service | Free; For Non-Members: \$5 in MI & WI |
| Overdraft Transfers* | \$5 from Savings; \$5 from LOC |
| Paper Statement (Mailed) | \$2.50 (waived for those age 60+; under age 25) |
| Returned Item ³ (debit, draft, EFT) | \$28.00 |
| Returned Mail/Bad Address (per month) | \$5 |
| Safe Deposit Box Annual Rental | Ranges based on size |
| Safe Deposit Box 30 Day Late Payment (by credit union staff) | \$10 |
| Safe Deposit Box Replacement Key | \$10 |
| Safe Deposit Box Drilling | Actual cost |
| Stop Payment Order - Item Returned/Cancellation | \$32 |
| Telephone Transfer (by CU Staff) | \$3 |
| Temporary Checks* | \$4/page |
| Ultimate Savings* | \$10.00 monthly for average balances below \$1,000 |
| US Postage Stamps | Current Rate |
| Western Union (where available) | Varies |
| Wire Transfer | Incoming - \$0; Domestic Outgoing - \$25; Foreign Outgoing - \$50 |
| Zipper Bag | \$3 |

Current Annual Rental Pricing

Safe Deposit Box Rental – Annual Charge

| Box Size Ranges | Rental Charge |
|-----------------|---------------|
| 3x5 | \$35.00* |
| 5x5 | \$45.00* |
| 3x10 | \$50.00* |
| 5x10 | \$70.00* |
| 10x10 | \$110.00* |

Please note that sizes indicated may vary in availability based on location. Additionally, Safe Deposit Boxes are available only at select Advia branch locations.

Branch Locations Featuring Safe Deposit Boxes

Southwest Michigan region:

Oshtemo, MI – 6400 West Main St.

Eastern Michigan region:

Port Huron, MI – 500 10th St.
Fort Gratiot, MI – 3002 N. River Rd.
New Baltimore, MI – 35600 Main St.

Wisconsin & Illinois region:

Beloit, WI – 1982 Cranston Rd.
Williams Bay, WI – 111 Elkhorn Rd.
Elkhorn, WI – 837 North Wisconsin St.
Salem Lakes, WI – 29430 Silver Lake Rd.
Woodstock, IL – 975 Country Club Rd.
Gurnee, IL – 5103 Washington St.
Niles, IL – 8060 Oakton St.
Riverwoods, IL – 1155 Milwaukee Ave.

Special Considerations to Service Pricing

Consumer Members: Please visit adviacu.org/aplus to learn about how you are eligible to earn up to \$10 Advantage Bucks each month to offset select service charges. Members under age 25 and age 60+ and Representative Payee type accountholders automatically qualify for free paper statements and money orders.

Business Members: If business relationship with aggregate relationship of \$50,000 or more, qualifies for 100% off Interest Bearing Maintenance Fee, 50% off Transaction Charges, and free paper statements; if Sweep Business relationship, qualifies for 100% off Interest Bearing Maintenance Fee, 100% off Transaction Charges, free overdraft transfers, and free paper statements.

* Service Charge has been updated as of December 9, 2025.

1 The ATM operator may charge you a fee for each ATM transaction. The ATM operator may treat each balance inquiry and withdrawal as a separate ATM transaction even if they are conducted during the same ATM session. This means you may be charged multiple fees for multiple transactions during the same ATM session. For example, if you use a non-Advia CU ATM to obtain your balance you may be charged a fee and you may be charged a separate fee if you conduct a withdrawal transaction from the ATM during the same session.

2 **Courtesy Pay Coverage on Overdraft.** Your account has two kinds of balances: the actual balance and the available balance. **We use the available balance to determine whether a transaction will overdraw your account, be returned or declined, and for determining when an overdraft (Courtesy Pay) or NSF (Returned Item) fee will be imposed.** Your actual balance reflects transactions that have posted to your account but not transactions that have been authorized and are pending (including debit card transactions). Your available balance represents your actual balance minus any holds on your account, such as debit card transactions that have been authorized but are pending final settlement or holds for checks you have deposited. You are responsible for ensuring your available balance is sufficient to cover all of your transactions. You can review your actual and available balances when you review your account online, at an ATM, by phone, by mobile application, or at a branch. For additional information on your available balance, please review the Courtesy Pay Overdraft Protection and Your Account program description and contact us if you have any questions. **3** **Returned Item (Debit, Draft/Check, Electronic Fund Transfer, External Transfers, including transfers from member-owned accounts at other financial institutions to their Advia account).** We use your available balance to determine whether an item will be paid or returned. We will charge you a Returned Item fee each time an item is presented for payment even if the same item is presented for payment multiple times. We do not control when (and how often) an item is presented to us for payment. You may be charged multiple Returned Item fees for one item (for example, one check or one ACH debit) if that item is presented and returned more than once. All service charges subject to change. NSF – Non Sufficient Funds; ATM – Automatic Teller Machine; ACH – Automated Clearing House.