CommonWealthONE
Formerly | Arlington Community Federal Credit Union

Personal Fee Schedule — Effective October 30, 2026

Savings Account

Money Market Account Excessive Withdrawals	$20.00 per withdrawal in excess of (6)/month*

Checking Account

Non-Sufficient Funds (ATM, ACH, Check)[1]	$30.00 per item*
Courtesy Pay[2]	$30.00 per item*
Stop Payment (Verbal/Written)[3]	$30.00 per request*
Stop Payment (Online)	$15.00 per item*
Overdraft Transfer (from Savings)	$5.00 per transfer*
Temporary Check	$2.00 per sheet (4)*
Check Copy	$6.00 per copy
Non-Member On-Us Check Cashing	$10.00 per check

Bill Pay Fees

Overnight Rush via Check	$34.95
Second-Day Rush via Check	$29.95
Second-Day via Electronic Delivery	$4.95

Electronic Funds Transfer

One-Time ACH Origination[4]	$5.00 each
Manual Posting ACH Item	$20.00 each
Non-COFCU ATM Transaction or Inquiry	$1.00
ATM/Visa® Debit Card Replacement[5]	$15.00 each
Foreign Transaction Fee for ATM/Debit Card[6]	Up to 1.10% of transaction amount

Loan Fees

Fast Cash Fee	$40.00
Pay by Phone	$25.00 flat rate

Additional Services

Account Closing[7]	$20.00*
Account Research	$25.00 per hour
Statement Copy	$5.00 per copy
Deposited Item/Loan Payment Return	$30.00*
Wire Transfer Fee/Domestic, Outgoing	$20.00 per transfer
Wire Transfer Fee/International, Outgoing	$50.00 per transfer
Cashier's Check Fee/Third Party	$5.00 per check
Money Order	$2.00 per item
Attachments, Levies, Garnishments	$75.00 per item
Escheatment Process Fee	$20.00
Dormant Account[8]	$5.00 per month
Overnight Mail/Saturday Delivery	$25.00/$40.00
Returned Mail	$5.00 per month
Foreign Check Processing	$25.00 per check

See back for disclosures.

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DISCLOSURES

* For members with Community Accounts, this fee is waived for one year from the date the membership is opened.

[1] A particular item may be presented for payment multiple times and you may be charged an NSF or overdraft fee for each presentment.

[2] No overdraft fees for debit card transactions or ACH transactions that overdraw by less than $30. Overdraft fees must be repaid within 45 days. Courtesy Pay will not be paid if Courtesy Pay is disabled and the transaction is declined. In those cases an NSF fee will be charged. Courtesy Pay covers the following types of transactions: checks, ACH and other transactions made using a checking account, automatic bill payments, recurring transactions set up using your debit card, ATM transactions, everyday debit card transactions, Point of Sale (POS) transactions. ATM transactions, everyday debit card transactions, and Point of Sale (POS) transactions require separate opt-in.

[3] Applies to ACH, cashier's checks, personal checks, and Bill Payments.

[4] The $5.00 "One-Time ACH Origination" fee applies only when the ACH is initiated by CommonWealth One formerly Arlington Community FCU at the member's request. Members who initiate ACH transfers through online banking will not incur this fee, provided the ACH feature is enabled.

[5] One free replacement card per calendar year.

[6] This includes all transactions processed outside of the United States (which may include internet transactions).

[7] Within 6 months of opening.

[8] After 12 consecutive months of inactivity.

For more information, please visit
arlingtoncu.org/information-disclosures