



Personal Fee Schedule
Effective August 15, 2018

Savings Account	
Money Market Account Excessive Withdrawals	\$20.00 per withdrawal in excess of (6)/month
Checking Account	
Non-Sufficient Funds (ATM, ACH, Check)	\$30.00 per item
Courtesy Pay	\$30.00 per item
Stop Payment (Verbal/Written) ¹	\$30.00 per request
Stop Payment (Online)	\$15.00 per item
Overdraft Transfer	\$ 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	\$19.95
Second-Day Rush via Check	\$14.95
Second-Day via Electronic Delivery	\$ 4.95
Electronic Funds Transfer	
One-Time ACH Origination	\$ 5.00 each
Hand Posted ACH Item	\$ 20.00 each
Non-ACFCU ATM Transaction or Inquiry	\$ 1.00
ATM/Visa Debit Card Replacement ²	\$15.00 each
Foreign Transaction Fee for ATM/Debit Card	Up to 1.10% of transaction amount
Loan Fees	
Fast Cash Loan Application	\$40.00
Pay by Phone	\$14.95
Additional Services	
Account Closing ³	\$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
Inactive Account ⁴	\$ 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
Monthly Maintenance Fee/Express Level ⁵	\$ 5.00 per month after 3 months
Safe Deposit Boxes	
3 x 5	\$ 35.00 annually
3 x 10	\$ 60.00 annually
5 x 10	\$ 80.00 annually
10 x 10	\$110.00 annually
Box Drilling/Lost Keys/Key Deposit	\$200/\$150/\$50

See back for footnotes.



ARLINGTON COMMUNITY
FEDERAL CREDIT UNION

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Footnotes:

- ¹ Applies to ACH, cashier's checks, personal checks, and Bill Payments
- ² One free replacement card per calendar year
- ³ Within 6 months of opening
- ⁴ After 12 consecutive months of inactivity, if account balances less than \$500
- ⁵ Does not apply to members under 21 or over 55, members with an outstanding loan balance, or members maintaining aggregate balances (deposits & loans) of at least \$1,000



ARLINGTON COMMUNITY
FEDERAL CREDIT UNION

Membership Agreement
Effective August 15, 2018

Your Membership Agreement has been updated to reflect the following addition:

Suspension of electronic services and access to share or deposit accounts. Subject to applicable law, we may suspend some or all electronic services and access to your checking or other accounts(s) if you become delinquent on any of your credit card or deposit obligations to us or you cause a loss to us. We shall not be liable to you in any regard in connection with such suspension of services.

For the complete updated disclosure, please visit our website www.ArlingtonCU.org, visit a branch, or call 703.526.0200.