



**Personal Fee Schedule**  
**Effective June 1, 2021**

**Savings Account**

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

**Checking Account**

Non-Sufficient Funds (ATM, ACH, Check)<sup>1</sup> \$30.00 per item  
 Courtesy Pay<sup>2</sup> \$30.00 per item  
 Stop Payment (Verbal/Written)<sup>3</sup> \$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  
 Manual Posting ACH Item \$ 20.00 each  
 Non-ACFCU ATM Transaction or Inquiry \$ 1.00  
 ATM/Visa Debit Card Replacement<sup>4</sup> \$15.00 each  
 Foreign Transaction Fee for ATM/Debit Card<sup>5</sup> Up to 1.10% of transaction amount

**Loan Fees**

Fast Cash Loan Application \$40.00  
 Pay by Phone *See reverse.*

**Additional Services**

Account Closing<sup>6</sup> \$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<sup>7</sup> \$ 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<sup>8</sup> \$ 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.*



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**Loan Payment by Phone with Credit/Debit Card Fee Table**

<b>Payment Amount</b>	<b>Tier Fee</b>
\$0-\$100	\$13.00
\$101-\$200	\$13.00
\$201-\$300	\$13.00
\$301-\$400	\$13.00
\$401-\$500	\$17.00
\$501-\$600	\$20.00
\$601-\$700	\$23.00
\$701-\$800	\$27.00
\$801-\$900	\$30.00
\$901-\$1,000	\$33.00
\$1,001-\$1,500	\$49.00
\$1,500-\$2,000	\$66.00
\$2,001-\$2,500	\$82.00
\$2,501-\$3,000	\$99.00
\$3,001-\$3,500	\$115.00
\$3,501-\$4,000	\$132.00
\$4,001-\$4,500	\$148.00
\$4,501-\$5,000	\$165.00
\$5,501-\$6,000	\$181.00
\$6,001-\$6,500	\$198.00
\$6,501-\$7,000	\$214.00
\$7,501-\$8,000	\$231.00
\$8,501-\$9,000	\$247.00
\$9,501-\$10,000	\$264.00
	\$280.00
	\$297.00
	\$313.00
	\$330.00

**Footnotes:**

- <sup>1</sup> A particular item may be presented for payment multiple times and you may be charged an NSF or overdraft fee for each presentment.
- <sup>2</sup> There is no limit on the total fees we can charge you for overdrawing your account.
- <sup>3</sup> Applies to ACH, cashier's checks, personal checks, and Bill Payments.
- <sup>4</sup> One free replacement card per calendar year.
- <sup>5</sup> This includes all transactions processed outside of the United States (which may include internet transactions).
- <sup>6</sup> Within 6 months of opening.
- <sup>7</sup> After 12 consecutive months of inactivity, if account balances less than \$500.
- <sup>8</sup> 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.