



Business Fee Schedule
Effective November 15, 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)¹ \$30.00 per item
 Courtesy Pay² \$30.00 per item
 Stop Payment (Verbal/Written)³ \$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 Replacement⁴ \$15.00 each
 Foreign Transaction Fee for ATM/Debit Card⁵ Up to 1.10% of transaction amount

Loan Fees

Pay by Phone *See reverse.*

Additional Services

Account Closing⁶ \$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 Account⁷ \$ 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

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

Payment Amount	Tier Fee
\$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:

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 There is no limit on the total fees we can charge you for overdrawing your account. A particular item may be presented for payment multiple times and you may be charged an NSF or overdraft fee for each presentment.

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

⁴ One free replacement card per calendar year.

⁵ This includes all transactions processed outside of the United States (which may include internet transactions).

⁶ Within 6 months of opening.

⁷ After 12 consecutive months of inactivity.