



Personal Fee Schedule Effective November 15, 2021

Savings Account

Money Market Account Excessive Withdrawals	\$20.00 per withdrawal in excess of (6)/month
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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	\$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 ⁴	\$15.00 each
Foreign Transaction Fee for ATM/Debit Card ⁵	Up to 1.10% of transaction amount

Loan Fees

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

Additional Services

Account Closing ⁶	\$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 ⁷	\$ 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 ⁸	\$ 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

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
\$1,501-\$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
\$5,001-\$5,500	\$181.00
\$5,501-\$6,000	\$198.00
\$6,001-\$6,500	\$214.00
\$6,501-\$7,000	\$231.00
\$7,001-\$7,500	\$247.00
\$7,501-\$8,000	\$264.00
\$8,001-\$8,500	\$280.00
\$8,501-\$9,000	\$297.00
\$9,001-\$9,500	\$313.00
\$9,501-\$10,000	\$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.

⁸ 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.