AUBURN COMMUNITY Federal Credit Union

Fee Schedule

Effective: November 20, 2026

ATM and Visa Check Card

ACFCU ATM and Participating Allpoint ATM Surcharge Fee	Free
NON-ACFCU and/or NON-Participating Allpoint ATM Surcharge Fee	$1.00 per Transaction
(Above Includes Withdrawals, Inquiries, Transfers)	
Point-Of-Sale (DEBIT or POS Transaction) Fee	$0.25 per Transaction
Card Replacement Fee	$5.00
PIN Reminder Fee	$3.00
Overnight Delivery Visa Card per Card (Pass-Through Cost)	$60.00 or Current Rate in Effect
Overnight Delivery Visa Card PIN per PIN (Pass-Through Cost)	$60.00 or Current Rate in Effect
Research Fee	$20.00 per Hour (1 Hour Minimum)
Visa Gift Card	$3.50 per Card

All Shares and Share Draft Checking Accounts

Automatic Overdraft Transfer From Savings*	$5.00 per Presentment
Automatic Overdraft Transfer From Money Market or Club Accounts	NOT ALLOWED
Advance From Overdraft Line of Credit Fee*	$5.00 per Advance
Non Sufficient Funds Fee (NSF Fee)*	$25.00 per Presentment
Courtesy Pay Fee*	$25.00 per Presentment
Uncollected Funds Fee*	$25.00 per Presentment
Deposited Item Returned (Return Check Fee)*	$15.00 per Presentment

**Includes ACH, Share Draft, ATM, or Debit Card transactions. Opt-In required for Courtesy Pay on ATM or Debit Card transactions.*

Stop Payment Fee	$15.00 Per Item
Stop Payment Fee - Block of Checks	$35.00 per Block
Tax Club Withdrawal Fee	$25.00
(Withdrawal Fee only assessed for Withdrawals other than for Taxes or Homeowners Insurance.)	
Account Closure Fee	$5.00
(Account Closure Fee only assessed if account is closed within 90 days of when it was opened.)	
Online Bill Pay Inactivity Fee	$5.00 per Month (if Inactive 90 Days or More)

Individual Retirement Accounts (IRA)

IRA Closure / IRA Transfer Fee	$25.00 per Closure or Transfer

Research Requests

Statement Copies	$2.00 per Statement
Check Copies	$2.00 per Check / $5.00 per Check if Older than One Year
Account Reconciliation	$20.00 per Hour (1 Hour Minimum)

Miscellaneous

Non Member Check Cashing (Non Member Cashing ACFCU Check)^	Not Available
Canadian and Foreign Check Processing^	Not Available
Money Orders	$2.00 Each
Credit Union Checks Payable to a Third Party	$1.00 Each
Wire Transfers - Outgoing	$15.00
Notary Service	No Fee
Dormant/Inactive Account Fee (Regular Share Balances below $500.00)	$15.00 per Month (After 1 Year)
(Dormant/Inaactive Account Fee waived for members under age 18 and over age 65)	
Dormant Account / Escheat Processing Fee	$5.00
Mail Handling / Return Mail Fee	$5.00
Legal Services / Orders	$50.00
Check Protest Fee	$15.00
Loan Modification Fee (May Request After One Year's Worth of Payments)	$250.00
Loan Subordination Fee	$250.00
Mortgage Discharge Fee	$50.50 or Current Municipal Rate in Effect
Mortgage Discharge Replacement Fee	$25.00
Loan Coupon Book (Per Book)	$25.00
Lien Release Copy	$10.00

11/20/2026

^- Indicates Change from prior Fee Schedule