



# Fee Schedule

Effective: May 15, 2023

## ATM and Visa Check Card

ACFCU ATM and Participating Allpoint ATM Surcharge Fee	Free
NON-ACFCU and/or NON-Participating Allpoint ATM Surcharge Fee <i>(Above Includes Withdrawals, Inquiries, Transfers)</i>	\$1.00 per Transaction
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
<i>(Withdrawal Fee only assessed for Withdrawals other than for Taxes or Homeowners Insurance.)</i>	
Account Closure Fee	\$5.00
<i>(Account Closure Fee only assessed if account is closed within 90 days of when it was opened.)</i>	
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
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## 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 Fee (Charged to Non Member Cashing ACFCU Check)	\$5.00 per Check
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) <i>(Dormant/Inactive Account Fee waived for members under age 18 and over age 65)</i>	\$15.00 per Month (After 1 Year)
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

5/15/2023

\*- Indicates Change from prior Fee Schedule