

Checking Account and Deposits

Par Value of 1 Share	\$5
Membership Fee	Free
Membership Closure First 90 Days	\$50
Checking	Free
Interest-Bearing Checking	Free if average balance stays above \$500, \$10/ month if not.
Inactive Account	\$10 per month after one year of inactivity.
Overdraft Transfers From Savings	\$1 per transfer
Insufficient Funds (NSF)	\$32 per item
Uncollected Funds	\$32 per item
Courtesy Pay	\$32 per item
Overdrawn Fee	\$32 per item
Stop Payment	\$32 per item
Stop Payment- Series of Checks	\$64 per item
Reopen a Closed Membership	\$50 per occurrence
Returned Deposit Item	\$40 per item
Return Deposit To/ From Same Member	\$50 per item
Check Copy	\$5 per check
Statement Copy	\$5 per item
Paper Statement by Mail	\$5 per statement
Online Statement	Free
Account Reconciliation	\$30 per hour
Account Research	\$30 per hour
Box of Checks	Prices vary
Holiday Account Early Withdrawal	\$25 per withdrawal
Money Market Account Excessive Withdrawal	\$10 per withdrawal (First 6 are free)
Third Party Check Cashing	\$20 per check
Check Cashing Fee	3% with a \$20 minimum- Only applies if \$1 balance is below \$100
Foreign Item Collection	\$50 per item
Foreign Item Return Fee	\$50 per item- plus foreign bank fees
Incoming Collection Item	\$50 per item
AcUtransfer Incoming (Account to Account)	Free
AcUtransfer Outgoing (Account to Account)	\$1 per item
AcUtransfer Incoming (Personal Payment)	\$1 per item
AcUtransfer Outgoing (Personal Payment)	\$1 per item
Bill Pay Inactive	\$5/ month after 1 month of inactivity

Cards (Debit/ Credit)

Credit Card Late Payment	\$15
First Debit/ Credit Card Issue	Free
Card Transaction Dispute Processing Fee	\$30 per item
PIN Reissue	\$5 per request
Card Replacement	\$10 per request
3 Day Rush Order Card/ PIN	\$45 for each card &/or PIN request
2 Day Rush Order Card/ PIN	\$75 per request
ATM Deposit Correction	\$10 per correction
ATM Empty Envelope Deposit	\$50
ATM Excessive Usage	\$4 (first five are free)
ATM Deposit Adjustment	\$2/ \$6
Copy of Sales Draft	\$25 per occurrence

Loans

Loan Late Payment	\$15
Loan Payment by Credit Card (AcUtransfer Free!)	\$7 per payment
2nd Mortgage Late Fee	5% of payment due
HELOC Late Fee	5% of payment due
Loan Subordination	\$250
Consumer Loan Refinance	\$100
Consumer Loan Modification	\$50
1st Mortgage Refinance Fee	\$250
1st Mortgage Modification	\$1000
2nd Mortgage Refinance	\$250
2nd Mortgage Modification	\$50
HELOC Modification	\$50
Appraisal	At Cost
Duplicate Title/ Lien Release/ Title Filing	\$45
Mortgage Deed Release	\$41
Mortgage Deed Filing	\$51
Value Check	\$50
Flood Certificate	\$35
Ownership and Encumbrance (O & E)	\$50
Tax Certificate	\$69
Mortgage Guarantee	At Cost
Full Title	At Cost
AcUtransfer Payments and Transfers	Free when making ACU payments
Loan Maintenance/ Coupons	\$30
Loan Document Redraw	\$25
2nd Mortgage Processing	\$100
Loan Administration Fee	\$50
In-House Auto Refinance	\$300

Convenience Services

Gift Cards	\$5 per card
Money Orders	\$5 per item
Exchange of ACU Member Check for ACU Certified Check	\$20 per request
Credit Union Teller/ Cashier Check (\$5 Min.)	1 free per day/ \$3 for each additional check
Outgoing Domestic Wire	\$35 per wire
Outgoing International Wire	\$75 per wire
Western Union	\$35 per request

Other

On-us Check Cashing (Max \$500/ Check)	\$20
Garnishment/ Levy Processing	\$50
Return Mail/ Bad Address	\$10 per item/ occurrence
Cash Advance (Non-ACU Card)	\$10 per advance
Signature Guarantee	\$25 per document guaranteed
IRA Administration	\$25 annually
Fax/ Photocopy	\$1 per page
Verification of Deposit/ Verification of Mortgage Fee	\$10 per item
ACU Identity Safe (Optional/ Default Benefit)	\$1.96 per month
Notary Services	First free/\$10 each following impression
Compliance Review	\$100