



IMPORTANT: RETAIN FOR YOUR RECORDS
Schedule of Fees & Charges – Consumer Accounts
Effective April 15, 2020

General

Account Closure Due to Abuse	\$25.00
Account Levy, Garnishment or Subpoena	\$40.00
Account Research Fee – Per Hour	\$25.00
Bad Address – Annual	\$5.00
Cashier's Check	\$5.00
Check Cashing for a Non-Member	1% (\$5.00 minimum)
Checks Payable to Third Party	\$5.00
Courtesy Pay Fee per each occurrence	\$30.00
CU Check Stop Payment	\$5.00
Deposit Adjustment – All deposit types	\$20.00
Escheat Notice (Per Notice)	\$2.00
Express/Overnight Mail Fee (Per Envelope)	Cost + \$10.00
Fax (Per Page)	\$2.00
Foreign Check Collection	\$20.00
Inactive Account (1 Year No Activity, Balance <\$2500, Fee Per Quarter)	\$10.00
Loose Coin Deposited	10%
Membership Closure Within 12 months of Opening	\$15.00
Membership Fee (One Time)	\$2.00
Notary (Member/Non-Member)	\$5.00 /\$15.00
NSF Fee per each occurrence	\$30.00
One-Time Debit	\$5.00
Photocopy of Check Deposited	\$5.00
Re-Admittance Fee After CU Closure	\$15.00
Returned Deposit Item	\$20.00
Rolled Coin – Purchased or Deposited	\$0.25 per roll
Statement Replacement (Per Statement)	\$10.00
Statement Copies – online	Free
Verification of Deposit	\$15.00
Visa Credit Temporary Credit Line Increase	1% of increase

Checking Accounts

Basic Checking Paper Statement Fee	\$4.00
Secure, Student, Varsity Paper Statement Fee	\$3.00
Check Images (2 free per statement period)	\$10.00
Check Images – online	Free
Check Printing	Varies
Overdraft Transfer	\$7.50
Stop Payment Fee	\$20.00
Stop Payment Revoke Fee	\$20.00
Temporary Checks – Per Page	\$1.00

Savings and IRA/HAS/Coverdell

IRA Closure	\$25.00
IRA Transfer Fee to Another FI (Per Account)	\$50.00
Money Market Plus Balance < \$2,500	\$10.00
Paper Statement – (Per Statement)	\$3.00

Wire Transfer Fees

Incoming Domestic and International	\$5.00
Outgoing Domestic	\$25.00
Outgoing International	\$40.00
Wire Tracer	\$10.00

Bill Pay Service

Bill Pay Reinstatement	\$10.00
Returned Payment	\$30.00
Stop Payment Fee	\$15.00
Written Correspondence	\$10.00

ATM/VISA® Debit

ATM Only Card Annual Fee	\$12.00
ATM/Debit Card Replacement Fee (Per Card)	
Damaged/Lost	\$15.00
Design Your Own Card	\$10.00
Two-Day Card/PIN Rush Delivery	\$45.00
ATM Empty Deposit Envelope	\$25.00
Foreign Transaction Conversion	1%
Reloadable Student/Travel Card	\$5.00
Reload Fee	\$3.00
VISA Gift Cards	\$5.00

Loan

Adoption Loan Funding Fee	\$75.00
Consolidation Loan (Multiple Creditors, Loan >\$5,000)	\$50.00
Late Payment Transfer from Share by CU	\$10.00
Loan Application Fee (If Denied Within the Past 6 Months)	\$40.00
Loan Funding (Excludes Real Estate, Equity, Adoption)	\$25.00
Loan Modification (Non-Real Estate)	\$50.00
Mortgage Demand/Payoff Statement	\$30.00
One-Time Debit	\$5.00
Pay Day Loan Funding Fee	\$ 20.00
Real Estate Loan Cancellation	\$75.00
Real Estate Loan Subordination Fee	\$200.00
Reconveyance/Lien Satisfaction	\$45.00
Returned Loan Payment	\$30.00
Skip-A-Pay Fee for Payment up to \$300.00	\$30.00

ACCU offers many convenient services free of charge. However, ACCU incurs costs from other organizations who perform or provide a service. Certain services make some fees necessary. By asking members who use these services to help pay for them, our entire membership is served in the fairest way possible.

Certain fees may be waived upon account relationship package. Real estate loans may be subject to additional fees.

The credit union is federally insured by the National Credit Union Administration. Added savings protection provided by American Share Insurance. Please speak to a credit union representative for details. Equal Housing Opportunity.