



**IMPORTANT: RETAIN FOR YOUR RECORDS**  
Schedule of Fees & Charges – Corporate Accounts  
Effective December 1, 2020

**General**

Account Closure Due to Abuse	\$25.00
Account Levy, Garnishment or Subpoena	\$50.00
Account Research – Per Hour	\$30.00
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 per each occurrence / Non-Sufficient Funds (NSF) / Uncollected Funds (UCF)	\$32.50
CU Check Stop Payment	\$20.00
Deposit Adjustment	\$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	\$25.00
Inactive Account (1 Year No Activity, Balance <\$2500, Fee Per Quarter)	\$10.00
Loose Coin Deposited	10%
Membership Closure Within 12 months	\$15.00
Membership Fee (One Time)	\$2.00
Non CO-OP ATM Withdrawal	\$2.00
Notary (Member/Non-Member)	\$5.00 /\$15.00
NSF Fee per each occurrence	\$32.50
One-Time Debit	\$10.00
Paper Statement (Per Statement)	\$3.00
Photocopy of Check Deposited	\$5.00
Returned Deposit Item	\$20.00
Returned Loan Payment	\$30.00
Rolled Coin – Purchased or Deposited	\$0.25 per roll
Statement Replacement (Per Copy)	\$10.00
Statement Copies – online	Free
Teller Checks	\$2.00
Verification of Deposit	\$15.00

**Checking Accounts**

Check Images (2 free per statement period)	\$10.00
Check Images – online	Free
Check Printing	Varies
Dividend Checking Monthly Fee	\$15.00
For Profit Business Checking Fee	\$15.00
Non-Dividend Checking Monthly Fee	Free
<i>Paper statement and/or 10 Checks Clear (Per Month)</i>	\$10.00
Money Market Plus Balance < \$2,500	\$10.00
Overdraft Transfer	\$7.50
Re-Admittance Fee After CU Closure	\$15.00
Stop Payment Fee	\$30.00
Stop Payment Revoke Fee	\$30.00
Temporary Checks Per Page	\$3.00

## Wire Transfer Fees

Incoming Domestic	\$10.00
Incoming International	\$20.00
Outgoing Domestic	\$25.00
Outgoing International	\$40.00
Wire Tracer	\$13.00

## 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 Reissue	\$15.00
ATM/Debit Card Replacement Fee (Per Card)	
Damaged/Lost	\$15.00
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
Temporary Credit Line Increase	1%
VISA Gift Cards	\$5.00
Visa 360 Set-up Fee	\$100.00
Visa 360 GL Set-up Fee	\$300.00 < 100 GL Accounts \$500 > 100 GL Accounts
Visa 360 Monthly Fee	\$49.99

## Cash Management

ACH Transaction Origination (Item)	\$.08
Return ACH Item	\$5.00
Notification of ACH Change	\$1.00
Late ACH File Post Per Item Fee (Max 10)	\$10.00
Cash Management Monthly Service	\$40.00
CM/Remote Deposit Capture Cancellation (Within 1 Year of Contract)	\$500.00
Remote Deposit Capture (Waived for cash management)	\$20.00
Remote Deposit Capture Scanner	Varies

Ministry/Business Loans are subject to additional fees.

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. Real estate loans may be subject to additional fees.

The credit union is federally insured by the National Credit Union Administration (NCUA). Added savings protection provided by American Share Insurance (ASI) on qualifying member's accounts in excess of that provided by NCUA. ASI is a credit union owned-share guaranty corporation. See a credit union representative for details. Equal housing opportunity.