



## Service Charge Information • Effective September 25, 2023

Online Banking & Bill-Pay	FREE <sup>1</sup>
Excessive Payment Charge After 30 Items	\$0.50 Each
ACH Origination NSF/Return Fee	\$30.00 <sup>2</sup>
Monthly Business ACH Origination Fee	\$12.95 <sup>3</sup>
Bill-Pay Provider Stop Payment Order	\$30.00
Bill-Pay Check Copy Fee	\$5.00
Transfer from Share or Money Market Accounts to Cover Overdraft	\$4.00
Non Sufficient Funds (NSF)	\$30.00 <sup>4</sup>
Non Sufficient Funds (Paid NSF)	\$30.00 <sup>5</sup>
Stop Payment Order	\$30.00
ACU ATM Withdrawals from Checking	FREE
Statement Copy, Account Print Out, Visa Document Copy	\$5.00
Processing Returned Payments	\$30.00
Processing Returned Deposits	\$30.00
Domestic Wire Transfer Fee	\$20.00
International Wire Transfer Fee	\$79.00 plus receiving bank fee
Replacing or Reinstating Visa or Debit Cards	\$5.00
Reconcile or Research Accounts	\$25 Per Hour
Western Union Money Orders	\$0.70
Counter Checks	4 for \$2.00
ACU Loan Payment by Debit or Credit Card	\$13.00
Official Check Fee	\$12.00 <sup>6</sup>
Processing Garnishments or Levies	\$50.00
False Debit Card, ATM, or POS Complaint Research Fee	\$25.00 Per Hour
Closing Account Opened Less than 30 Days	\$5.00
Visa Cash Advance	3% (Minimum \$3)
Visa Pay By Phone Fee (1-888-339-0228)	\$5.00
Returned Visa Payments	\$30.00
Drilling Safe Deposit Boxes	\$200.00
Lend-A-Hand Checking	\$9.95
Reopen Closed Share Account	\$5.00
Associated Checking Monthly Service Charge	\$4.95
Mailed Statement Fee	\$2.95 <sup>7</sup>
Cashing Non-Member Tax Refunds	2% of Total
CO-OP Shared Branch Withdrawal Fee	\$3.00 Per Transaction <sup>8</sup>
Inactive Account Fee	\$5.00 <sup>9</sup>
ACU Loan Payment via Web Payments Center	\$2.95
Business Basic Checking	\$9.95 <sup>3, 10</sup>
Business Growth Checking	\$14.95 <sup>3, 11</sup>
Business Checking Account Over Item Fee	\$0.20 per item
Business Checking Account Cash Over Limit Fee	\$5 per \$1000.00 <sup>3</sup>

**1** Pay one bill monthly for free Bill-Pay. After your first three months, a \$5 charge applies each month if Bill-Pay is not used. May pay 30 items monthly at no charge. Subsequent items are \$.50 each.

**2** Fee applies to ACH origination items returned by receiving institution for any reason or if at the time of origination your account does not have available funds.

**3** See Business Checking Account Plan for more details.

**4** Fee applies when transaction is returned due to Non Sufficient Funds created by check, ACU debit, ATM withdrawal, Debit Card withdrawal, or other electronic means. ACH items charged for each presentation.

**5** Fee applies when overdraft is created by check, ACU Debit, ACH items, ATM withdrawal, Debit Card withdrawal, or other electronic means. Fee applies to transaction over \$10.00 and is limited to 3 per day.

**6** Charged to provide replacement of returned deposit items.

**7** Mailed Statement Fee is waived for eStatement users, members that are 18 or younger and 70 or older, members with more than \$10,000 across all Share Accounts, and members with an average daily balance of \$1,500 or more in any of their Checking Accounts.

**8** Per withdrawal transaction made at a CO-OP Shared Branch.

**9** Fee applies to any Non-TDA, HSA, or IRA account with no member-initiated activity for 10 months.

**10** Fee may be waived by maintaining an average daily balance of \$2,500.

**11** Fee may be waived by maintaining an average daily balance of \$5,000.