



Business Fee Schedule
Effective August 15, 2024

Savings Account

Money Market Account Excessive Withdrawals \$20.00 per withdrawal in excess of (6)/month

Checking Account

Non-Sufficient Funds (ATM, ACH, Check)¹ \$30.00 per item
 Courtesy Pay² \$30.00 per item
 Stop Payment (Verbal/Written)³ \$30.00 per request
 Stop Payment (Online) \$15.00 per item
 Overdraft Transfer (From Savings) \$ 5.00 per transfer
 Temporary Check \$ 2.00 per sheet (4)
 Check Copy \$ 6.00 per copy
 Non-Member On-Us Check Cashing \$10.00 per check

Bill Pay Fees

Overnight Rush via Check \$19.95
 Second-Day Rush via Check \$14.95
 Second-Day via Electronic Delivery \$ 4.95

Electronic Funds Transfer

One-Time ACH Origination \$ 5.00 each
 Manual Posting ACH Item \$ 20.00 each
 Non-ACFCU ATM Transaction or Inquiry \$ 1.00
 ATM/Visa® Debit Card Replacement⁴ \$15.00 each
 Foreign Transaction Fee for ATM/Debit Card⁵ Up to 1.10% of transaction amount

Loan Fees

Pay by Phone \$25.00 flat rate

Additional Services

Account Closing⁶ \$20.00
 Account Research \$25.00 per hour
 Statement Copy \$ 5.00 per copy
 Deposited Item/Loan Payment Return \$30.00
 Wire Transfer Fee/Domestic, Outgoing \$20.00 per transfer
 Wire Transfer Fee/International, Outgoing \$50.00 per transfer
 Cashier's Check Fee/Third Party \$5.00 per check
 Money Order \$ 2.00 per item
 Attachments, Levies, Garnishments \$75.00 per item
 Escheatment Process Fee \$20.00
 Dormant Account⁷ \$ 5.00 per month
 Overnight Mail/Saturday Delivery \$25.00/\$40.00
 Returned Mail \$ 5.00 per month
 Foreign Check Processing \$25.00 per check

Safe Deposit Boxes

3 x 5 \$ 35.00 annually
 3 x 10 \$ 60.00 annually
 5 x 10 \$ 80.00 annually
 10 x 10 \$ 110.00 annually
 Box Drilling/Lost Keys/Key Deposit \$200/\$150/\$50

See back for footnotes.



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Footnotes:

¹ A particular item may be presented for payment multiple times and you may be charged an NSF or overdraft fee for each presentment.

² No overdraft fees for debit card transactions that overdraw by less than \$30. This only applies to debit card transactions. ACH transactions do not have the \$30 grace before a fee is charged. Overdraft fees must be repaid within 45 days. Courtesy Pay will not be paid if Courtesy Pay is disabled and the transaction is declined. In those cases an NSF fee will be charged. Courtesy Pay covers the following types of transactions: checks, ACH and other transactions made using a checking account, automatic bill payments, recurring transactions set up using your debit card, ATM transactions, everyday debit card transactions, Point of Sale (POS) transactions. ATM transactions, everyday debit card transactions, and Point of Sale (POS) transactions require separate opt-in.

³ Applies to ACH, cashier's checks, personal checks, and Bill Payments.

⁴ One free replacement card per calendar year.

⁵ This includes all transactions processed outside of the United States (which may include internet transactions).

⁶ Within 6 months of opening.

⁷ After 12 consecutive months of inactivity.