

Schedule Effective 1/1/2017

Credit Union Membership

Membership Share \$1.00 par value

Account - Share

Access Prepaid \$10.00/Month after two months
 Holiday Club \$5.00/Withdrawal
 Early Withdrawal
 Holiday Share, Special Share \$10.00/For each transfer in excess of six (6) preauthorized per month

Account - Checking

ACU Checking \$0.00/Month
 Hero Rewards Checking \$0.00/Month
 Student Checking \$0.00/Month
 Silver Star Checking \$0.00/Month
 (Maximum three (3) free money orders/
 cashiers checks per month)
 180 Checking \$10.00/Month
 Commercial Share Draft \$10.00/Month
 Premier Checking \$5.00/Month charged when
 required average daily balance not
 maintained

Money Market:

Member Advantage \$5.00/Month charged when
 required average daily balance not
 maintained
 Market Index \$25.00/Month charged when
 required average daily balance not
 maintained
 Money Market Withdrawals \$10.00/For each transfer in excess
 of six (6) preauthorized per month
 \$10.00/For each check in excess of
 three (3) preauthorized per month

Other Services (applicable to all accounts)

Account Activity Printout \$5.00 per page
 Account Balancing Assistance \$35.00 per hour
 (1 hour minimum)
 Account Research \$35.00 per hour
 (1 hour minimum)
 ATM Cash Withdrawal \$2.00
 (out of network)
 Benefits Plus \$4.50/Month after 90 days
 Cashiers Check \$3.00
 Check Cashing Fee \$5.00

Other Services (continued)

Check/Card by Phone \$9.75
 Check or Deposited Item Copy \$5.00
 Coin Usage 3% Member | 10% Non-Member
 Courtesy Pay \$30.00 per item
 Credit Re-evaluation \$25.00 within 90 days
 Deposited Checks Returned \$20.00
 Deposited Checks Returned \$30.00
 (to me, from me)
 Garnishment/Levy \$75.00
 Inactive Account Fee \$10.00
 (after 6 months with no activity)
 IRA Transfer Fee \$10.00
 (to another institution)
 Medallion Signature Guarantee \$10.00
 Money Order \$3.00
 Non-Sufficient Funds - NSF \$30.00 per item
 Replace Lost ATM or Debit Card \$5.00
 Return Mail \$5.00 per item
 Skip-A-Pay \$35.00
 Statements - Electronic \$0.00/Month
 Statements - Printed & Mailed \$3.00/Month
 (Student & Silver Star Checking \$0.00)
 Stop Payment \$30.00 per item
 Temporary Draft \$1.00 per page
 VISA Gift Cards \$5.00

Safe Deposit Box

3x5 \$22.50 per year
 3x10 \$30.00 per year
 5x10 \$50.00 per year
 7x10 \$70.00 per year
 10x10 \$100.00 per year
 Key Replacement \$10.00
 Box Drill \$225.00

Wire Transfers

Outgoing Domestic \$20.00
 Outgoing Foreign \$50.00
 (plus additional fees)

Federally insured by the NCUA. Equal Housing Lender.

All fees are subject to change without notice. See Credit Union for complete fee information

