## Fee Schedule

### 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

### Money Market Withdrawals
- **Transfers - No more than six (6) preauthorized per month**
- **Checks - No more than 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 Fees (out of network)**:
  - **Balance Inquiries**: $2.00 per transaction
  - **Withdrawals**: $2.00 per transaction
- **Benefits Plus**: $4.50/month after 90 days
- **Benefits Plus Ultimate**: $9.00/month after 90 days
- **Cashiers Check/Money Order**: $3.00 per check/order
- **Check Cashing Fee**: $5.00 per check
- **Check/Card Payment by Phone**: $9.75 per occurrence

### Other Services (continued)
- **Check or Deposited Item Copy**: $5.00 per copy
- **Coin Usage**: 3% Member | 10% Non-Member
- **Courtesy Pay**: $30.00 per occurrence
- **Credit Re-evaluation**: $25.00 within 90 days
- **Deposited Checks Returned**
  - (to me, from me)
  - (to another institution)
- **Deposited Checks Returned**
- **Garnishment/Levy**: $75.00 per occurrence
- **Inactive Account Fee**: $10.00/month (after 6 months with no activity)
- **IRA Transfer Fee**: $10.00 per transfer
- **Lost/Damaged ATM or Debit Card Reorder**: $5.00 per card
- **Lost/Deposited Item**: $5.00 per item
- **Medallion Signature Guarantee**: $10.00
- **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
- **Gift Cards**: $5.00 per card

### 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 per wire
- **Outgoing Foreign**
  - (plus additional fees)
  - $5.00 per wire
- **Return Wire Fee**: $5.00 per wire

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Federally insured by the NCUA. Equal Housing Lender.

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

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