

# Service Charge Information

## Effective November 1, 2009

Microfilm Copy of Checks	\$5.00
Online Banking & Bill-Pay	FREE <sup>1</sup>
Excessive Payment Charge After 30 Items	\$.50 Each
ACU Bill-Pay Returned NSF	\$30.00
ACU Bill-Pay Paid NSF	\$30.00
ACH Origination NSF	\$30.00
Bill-Pay Provider NSF Charge	\$30.00
Bill-Pay Provider Stop Payment Order	\$30.00
Transfer from Share Account to Cover Overdraft	\$4.00
Check Returned NSF	\$30.00
Check Paid NSF	\$30.00
Stop Payment Order	\$30.00
Network ATM & POS Check Card Withdrawals From Checking & POS Purchases	4 Free Monthly Combined
Subsequent ATM Withdrawals	\$.75 <sup>2</sup>
Subsequent Check Card POS Purchases	\$.25
Balance Inquiry	\$.25
ACU ATM Withdrawals from Checking	FREE
Statement Copy or Account Print Out	\$5.00
Processing Returned Payments	\$30.00
Processing Returned Deposits	\$15.00
Outgoing Wire Transfer Fee	\$15.00
Overseas Wire Transfer	\$40.00
Excessive Share Withdrawal Fee	\$1.00 <sup>3</sup>
Replacing or Reinstating ATM, Visa or Check Cards	\$5.00
Reconcile or Research Accounts	\$25 Per Hour
Western Union Domestic, Commercial Money Orders	\$16.00
Money Orders	\$2.00
American Express Travelers Cheques	FREE
AMEX Gift Cheques	\$2.00 Each
AMEX Cheques For Two	\$.50 Per \$100
ACU Loan Late Charge	5% of Payment Due <sup>4</sup>
Foreign Collection Items	\$60.00 <sup>5</sup>
Official Check Fee	\$12.00 <sup>6</sup>
Processing Garnishments or Levies	\$50.00
Closing Account Opened Less than 30 Days	\$5.00
Visa Cash Advance	3% (Minimum \$3)
Visa Late Payment Charge	\$30.00
Visa Over Credit Limit Fee	\$30.00
Returned Visa Payments	\$30.00
Returned Visa Convenience Checks	\$30.00
Drilling Safe Deposit Boxes	\$100.00
Advantage Checking Benefits	\$5.95 <sup>7</sup>
Lend-A-Hand Checking	\$9.95
ACU Payment by Debit or Credit Card	3.25% of Payment <sup>8</sup>
Reopen Closed Share Account	\$5.00
CSRA Printed Checking Statement	\$3.00 <sup>9</sup>

<sup>1</sup> eStatements must be used and one bill paid monthly for free Bill-Pay. After your first three months, a \$5 monthly charge applies each month if Bill-Pay is not used. May pay 30 items monthly at no charge. Subsequent items are \$.50 each.

<sup>2</sup> A \$1,000 balance, membership in Prime Times or CU Succeed will waive the ATM and Check Card POS Purchase fee.

<sup>3</sup> A combined total of four share ATM or CU Service Center Withdrawals are allowed monthly. Subsequent withdrawals are \$1, charged at the time of each transaction.

<sup>4</sup> Members have a grace period of ten days to make their loan payments. After the grace period the late charge is taken.

<sup>5</sup> All items may be subject to a fee assessed by the paying bank.

<sup>6</sup> Charged to provide replacement of returned deposit items.

<sup>7</sup> Monthly charge is waived with \$2,500 average monthly balance.

<sup>8</sup> Service fee for ACU loan payments made by debit or credit card.

<sup>9</sup> CSRA Printed Checking Statement charge is waived for eStatement users.