



**Service Charge Information • Effective February 1, 2018**

Online Banking & Bill-Pay	FREE <sup>1</sup>
Excessive Payment Charge After 30 Items	\$.50 Each
ACH Origination NSF/Return Fee	\$30.00
Bill-Pay Provider Stop Payment Order	\$30.00
Bill-Pay Check Copy Fee	\$5.00
Bill-Pay Overnight Check Convenience Fee	\$29.95
Bill-Pay Expedited Electronic Convenience Fee	\$9.95
Transfer from Share or Money Market	\$4.00
Accounts to Cover Overdraft	
Non Sufficient Funds (NSF)	\$30.00 <sup>2</sup>
Non Sufficient Funds (Paid NSF)	\$30.00 <sup>2</sup>
Stop Payment Order	\$30.00
Network ATM & POS Debit Card Withdrawals <sup>3</sup>	
From Checking & POS Purchases	4 Free Monthly Combined
Subsequent ATM Withdrawals	\$0.75 <sup>3</sup>
Subsequent Debit Card POS Purchases	\$0.25 <sup>3</sup>
ACU ATM Withdrawals from Checking	FREE
Statement Copy, Account Print Out,	\$5.00
Visa Document Copy	
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
Excessive Share Withdrawal Fee	\$2.00 <sup>4</sup>
Replacing or Reinstating Visa or Debit Cards	\$5.00
Reconcile or Research Accounts	\$25 Per Hour
MoneyGram Domestic & International Money Transfers	Prices May Vary <sup>5</sup>
MoneyGram Money Orders	\$0.70
Counter Checks	4 for \$2.00
ACU Loan Late Payment Charge	5% of Payment Due <sup>6</sup>
ACU Loan Payment by Debit or Credit Card	\$13.00
Foreign Collection Items	\$60.00 <sup>7</sup>
Official Check Fee	\$12.00 <sup>8</sup>
Processing Garnishments or Levies	\$50.00
False Debit Card, ATM, or POS Complaint	\$25.00 Per Hour
Research Fee	
Closing Account Opened Less than 30 Days	\$5.00
Visa Cash Advance	3% (Minimum \$3)
Visa Late Payment Charge	Up to \$35.00 <sup>9</sup>
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>10</sup>
Cashing Non-Member Tax Refunds	2% of Total
CO-OP Shared Branch Withdrawal Fee	\$3.00 Per Transaction <sup>11</sup>
Inactive Account Fee	\$5.00 <sup>12</sup>
ACU Loan Payment via Web Payments Center	\$2.95

**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 when overdraft is created by check, ACU debit, ATM withdrawal, Debit Card withdrawal, or other electronic means. **3** A \$1,500 balance or a membership in Associated Checking will waive the ATM and Debit Card POS Purchase fee. Fee applies to PINless POS transactions less than \$50. **4** A combined total of four share account withdrawals (including ATM or CU Service Center withdrawals) are allowed monthly. Subsequent withdrawals are \$2, waived for members who belong to Prime Times, or who maintain a \$1,500 average (prior months) daily balance in their Share Account. **5** In addition to the transfer fee, a currency exchange rate may apply. **6** Members have a grace period of ten days to make their loan payments. After the grace period the late charge is taken. **7** All items may be subject to a fee assessed by the paying bank. **8** Charged to provide replacement of returned deposit items. **9** Fee cannot exceed minimum payment due. Maximum fee for first occurrence is \$25. Fee for second occurrence in six months is \$35. **10** Mailed Statement Fee is waived for eStatement users, Checking Account 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. **11** Per withdrawal transaction made at a CO-OP Shared Branch. **12** Fee applies to any Non-TDA, HSA, or IRA account with no member initiated activity for 10 months.