



# AMERICA'S CHRISTIAN CREDIT UNION

## **IMPORTANT: RETAIN FOR YOUR RECORDS**

Schedule Of Fees & Charges - Corporate Accounts  
Effective April 19, 2019

### **General Fees**

|   |                     |
|---|---------------------|
| Account Closure Due To Abuse  | \$25.00             |
| Account Levy, Garnishment Or Subpoena   | \$40.00             |
| Account Research Fee- Per Hour  | \$25.00             |
| Bad Address - Annual  | \$5.00              |
| Cashier's Check   | \$5.00              |
| Check Cashing for a Non-Member  | 1% (\$5.00 minimum) |
| Checks Payable To Third Party   | \$5.00              |
| Courtesy Pay/Non-Sufficient Funds (NSF)/Uncollected Funds (UCF)                   | \$30.00             |
| CU Check Stop Payment   | \$20.00             |
| Deposit Adjustment  | \$20.00             |
| Escheat Notice (Per Notice)   | \$2.00              |
| Express/Overnight Mail Fee (Per Envelope)   | Cost + \$10.00      |
| Fax (Per Page)  | \$2.00              |
| Foreign Check Collection  | \$20.00             |
| Inactive Account (1 Year No Activity, Combined Balance <\$2,500, Fee Per Quarter) | \$10.00             |
| Membership Closure Within 12 months of Opening                                    | \$15.00             |
| Membership Fee (One Time)   | \$2.00              |
| Notary (Member/Non-Member)  | \$5.00 /\$15.00     |
| Paper Statement (Per Statement)   | \$3.00              |
| Pay by Phone  | \$5.00              |
| Photocopy of Check Deposited  | \$5.00              |
| Returned Deposit Item   | \$20.00             |
| Returned Loan Payment   | \$30.00             |
| Statement Replacement (Per Copy)  | \$10.00             |
| Statement Copies - online   | Free                |
| Verification of Deposit   | \$15.00             |

### **Wire Transfer Fees**

|                                     |         |
|-------------------------------------|---------|
| Incoming Domestic and International | \$5.00  |
| Outgoing Domestic                   | \$25.00 |
| Outgoing International              | \$40.00 |
| Wire Tracer                         | \$10.00 |

### **Bill Pay Service**

|                        |         |
|------------------------|---------|
| Bill Pay Reinstatement | \$10.00 |
| Returned Payment       | \$30.00 |
| Stop Payment Fee       | \$15.00 |
| Written Correspondence | \$10.00 |

### **Checking Accounts**

|   |         |
|---|---------|
| Check Images (2 free per statement period)                | \$10.00 |
| Check Images- Online                                      | Free    |
| Check Printing  | Varies  |
| Dividend Checking Monthly Fee                             | \$10.00 |
| Non-Dividend Checking Monthly Fee                         | FREE    |
| <i>Paper Statement and/or 10 Checks Clear (Per Month)</i> | \$10.00 |
| Money Market Plus Balance <\$25,000                       | \$10.00 |
| Overdraft Transfer  | \$7.50  |
| Re-Admittance Fee After CU Closure                        | \$15.00 |
| Stop Payment Fee  | \$20.00 |
| Stop Payment Fee (Revoked)                                | \$20.00 |
| Temporary Checks (Per Page)                               | \$1.00  |

### **ATM/VISA® Debit**

|   |         |
|---|---------|
| ATM Only Card Annual Fee                  | \$12.00 |
| ATM/Debit Card PIN Reissue                | \$15.00 |
| ATM/Debit Card Replacement Fee (Per Card) |         |
| Damaged/Lost                              | \$15.00 |
| Two-Day Card/PIN Rush Delivery            | \$45.00 |
| ATM Empty Deposit Envelope                | \$25.00 |
| Foreign Transaction Conversion            | 1%      |
| Reloadable Student/Travel Card            | \$5.00  |
| Reload Fee                                | \$3.00  |
| Temporary Credit Line Increase            | 1%      |
| VISA Gift Cards                           | \$5.00  |

### **Cash Management**

|   |          |
|---|----------|
| ACH Transaction Origination (Item)                      | \$0.08   |
| Return ACH Item   | \$5.00   |
| Notification of ACH Change                              | \$1.00   |
| Late ACH File Post Per Item Fee (Max 10)                | \$10.00  |
| Cash Management Monthly Service                         | \$40.00  |
| CM/Deposit Now Cancellation (Within 1 Year of Contract) | \$500.00 |
| DepositNow Remote Deposit Capture (Monthly Fee)         | \$20.00  |
| DepositNow Scanner                                      | Varies   |

ACCU offers many convenient services free of charge. However, ACCU incurs costs from other organizations who perform or provide a service. Certain services make some fees necessary. By asking members who use these services to help pay for them, our entire membership is served in the fairest way possible.

Ministry/Business Loans are subject to additional fees. Federally insured by the National Credit Union Administration. Added savings protection provided by American Share Insurance. Please speak to a credit union representative for details. Equal Housing Opportunity.