



# AMERICA'S CHRISTIAN CREDIT UNION

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

Schedule Of Fees & Charges - Consumer Accounts

Effective December 20, 2018

### **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	\$5.00
Deposit Adjustment – All deposit types	\$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, Balance <\$2500, Fee Per Quarter)	\$10.00
Membership Closure Within 12 months of Opening	\$15.00
Membership Fee	\$2.00
Notary (Member/Non-Member)	\$5.00 /\$15.00
Paper Statement – (Per Statement)	\$3.00
Photocopy of Check Deposited	\$5.00
Re-Admittance Fee After CU Closure	\$15.00
Returned Deposit Item	\$20.00
Statement Replacement (Per Statement)	\$10.00
Statement Copies – online	Free
Verification of Deposit	\$15.00
Visa Credit Temporary Credit Line Increase	1% of increase

### **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**

Basic Checking Paper Statement Fee	\$4.00
Secure, Student, Varsity Paper Statement Fee	\$3.00
Check Images (2 free per statement period)	\$10.00
Check Images – online	Free
Check Printing	Varies
Secure Checking (Monthly Fee)	\$4.95
Overdraft Transfer	\$7.50
Stop Payment Fee	\$20.00
Stop Payment Fee (Revoked)	\$20.00
Temporary Checks – Per Page	\$1.00

## **Savings and IRA/HSA/Coverdell**

IRA Closure	\$25.00
IRA Transfer Fee to Another F.I. (Per Account)	\$50.00
Money Market Plus Balance <\$25,000	\$10.00
Paper Statement (Per Statement)	\$3.00

## **Loan**

Adoption Loan Application Fee	\$75.00
Consolidation Loan (Multiple Creditors, Loan > \$5,000)	\$50.00
Late Payment Transfer from Share by CU	\$10.00
Loan Application Fee (If Denied Within the Past 6 Months)	\$40.00
Loan Funding (Excludes Real Estate, Equity, Adoption)	\$25.00
Loan Modification (Non-Real Estate)	\$50.00
Mortgage Demand/Payoff Statement	\$30.00
Pay by Phone	\$5.00
Real Estate Loan Cancellation	\$75.00
Real Estate Loan Subordination Fee	\$200.00
Reconveyance/Lien Satisfaction	\$45.00
Returned Loan Payment	\$30.00
Skip-A-Pay Fee for Payment up to \$300.00	\$25.00
Skip-A-Pay Fee for Payment \$300.00 +	\$35.00

## **ATM/VISA® Debit**

ATM Only Card Annual Fee	\$12.00
ATM/Debit Card Replacement Fee (Per Card)	
Damaged/Lost	\$15.00
Design Your Own Card	\$10.00
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
VISA Gift Cards	\$5.00

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.

Certain fees may be waived upon account relationship package.

Real estate loans may be 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.

