



# AMERICA'S CHRISTIAN CREDIT UNION

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

Schedule Of Fees & Charges - Corporate 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	\$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, 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**

<u>Incoming Domestic and International</u>	\$5.00
<u>Outgoing Domestic</u>	\$25.00
<u>Outgoing International</u>	\$40.00
<u>Wire Tracer</u>	\$10.00

### **Bill Pay Service**

<u>Bill Pay Reinstatement</u>	\$10.00
<u>Returned Payment</u>	\$30.00
<u>Stop Payment Fee</u>	\$15.00
<u>Written Correspondence</u>	\$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. Additionally, insured by American Share Insurance. Equal Housing Lender.

