

OTHER FEES & SERVICES CONT.

Gift Card \$5 each

HSA/IRA Processing Fee

(when transferred to another institution) \$25

Loan Pay-off Document Processing

Auto, consumer, other \$25

Mortgage \$25

Medallion Signature Guarantee

STAMP \$25

SAFE DEPOSIT BOXES

Safe Deposit Boxes Annual Rental Fee**

3 x 5 \$35

3 x 10 \$45

5 x 10 \$65

10 x 10 \$95

Key Deposit \$20

Drilling Fee Varies

Late Payment \$5 each

Inventory of Box Contents \$25/hour

(drilling fee may apply)



Achieva Credit Union
P.O. Box 2650
Largo, FL 33779-2650

www.AchievaCU.com

Questions?

Please call our Member Service Center (MSC)

(727) 431-7680 or (941) 907-4000

TOLL-FREE

(800) 593-2274

⁽¹⁾ **FREE services for ACHIEVERS**

(daily balance of \$10,000+ in deposits)

* Additional fees may be charged by other institutions for items such as wire transfers, foreign check collection, etc.

** Contact your local branch for availability.



Federally insured by the NCUA. Equal opportunity lender.

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**Consumer
Schedule of Fees**

Effective July 3, 2010



ACCOUNTS

SAVINGS

Simply Savings No monthly maintenance fee
Min. to open is \$1

Regular Money Market No monthly maintenance fee
Min. to earn interest is \$2,000

Premier Money Market No monthly maintenance fee (when min. bal. is met)
Minimum bal. below \$25,000 \$12 monthly

CHECKING

Simply Free Checking No monthly maintenance fee

Emerald Checking No monthly maintenance fee
Earn high-yield interest

Rewards Checking \$3 monthly
Earn points to redeem for merchandise

Interest Checking No monthly maintenance fee (when min. bal. is met)
Daily balance below \$1,000 \$8 monthly

Partners in Education Checking No monthly maintenance fee

Partners in Health Checking No monthly maintenance fee

All About Teens Checking No monthly maintenance fee

College Connection Checking No monthly maintenance fee

Builder Checking \$18 monthly
If set up with direct deposit \$9 monthly

Inactive Account \$10 monthly
After 12 months of inactivity and a balance of \$250 or less (waived for members under 22 years old)

Inactive Debit Card \$5 monthly
After 12 months of inactivity (waived for members under 22 years old)

Early Account Closure Fee \$15 per occurrence (within 180 days of opening)

Relationship Fee \$10 monthly
Does not apply if total aggregate in deposits is \$250+ and/or the relationship includes an open loan, e-statements, and/or primary member is 22 years old or under or 62 and older

ACCOUNT SERVICES

MoneyLine (phone account access) Free

Home Banking Free

Online Bill Pay Free

e-Statements & Alerts Free

Paper Statements \$1/cycle
(waived for members under 22 years old)

Statement Copy, Check Copy, Tax Forms, or Account History
Printout \$5 each
Online/Home Banking copies Free

Overdraft Protection from Account Transfer \$5 each

Non-Sufficient Fund (NSF) Items \$32 each

Extended Negative Balance Fee \$25 every 5 days

Stop Payment \$32 each
(service available online)

ACH Stop Payment \$32 each

Account Research and/or Reconciliation
(includes network or ATM camera photos, fraud research, loan audit) \$25/hour (1-hr. min.)

ATM Transactions
Achieva Free
Achieva ATM use (non-Achieva card) \$3 each

Non-Achieva ATMs
Any transaction \$2 each

Overdraft at ATM \$32 each
ATM deposit adjustment \$5 each

Non-negotiable/false/empty envelope ATM deposit \$35 each

Replace Credit or Debit Card \$10 each card
Rush charge, each card Add \$25

Merchant Point-of-Sale (Signature-based) Transaction
Debit MasterCard® Free
Denial due to NSF 25¢ each

Merchant Point-of-Sale (PIN-based) Transaction
Debit MasterCard® 25¢ each
Denial due to NSF 25¢ each

Remove Joint Owner from Account \$10

OTHER FEES & SERVICES

Money Order⁽¹⁾ \$2 each

Official Check⁽¹⁾ \$3 each

Replacement Check \$8 each
(replace member draft with official check)

Returned Deposited or Cashed Items
Account owner \$20 each
Non-Account owner \$10 each

Check Cashing Free
If only one account and current balance is less than \$250 2% of check amount (min. \$2 / max. \$10)

Temporary Checks
Printed in-branch \$5/sheet

ACH Origination
(electronic debits & credits)
One time set-up \$10

Wire Transfers*
Domestic
Incoming⁽¹⁾ \$10 each
Outgoing \$25 each
International
Incoming⁽¹⁾ \$10 each
Outgoing \$35 each

Western Union Service
Domestic \$20 each
International \$30 each

Coin Processing
Members Free
Non-members (loose coin only) 10% of total

Escheat Processing Fee \$25

Bad Address Processing Fee \$5 monthly

Transfer Loan, Credit Card, and/or Deposit Accounts to a New Account \$25 per occurrence

Late Payment
Achieva Consumer Loan \$35 each

Collection Item or Foreign Check Varies

Garnishment or Levy \$50 per occurrence

Verification of Deposit \$15 each

Expedited/Overnight Document Services \$40 each

Duplicate Title Varies