

## OTHER FEES & SERVICES CONT.

### Late Payment

Achieva Consumer Loan . . . . . \$25 each

### Collection Item or

Foreign Check . . . . . Varies

Garnishment or Levy . . . . . \$50 per occurrence

Verification of Deposit . . . . . \$10 each

## 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](http://www.AchievaCU.com)

### Questions?

Call our Member Service Center (MSC) at  
(727) 431-7680 or (800) 593-2274

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

\*\* Contact your local branch for availability.

<sup>(1)</sup> **FREE services for ACHIEVERS**  
(daily balance of \$10,000+ in deposits)



June 2009  
0145 2,500 PL  
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# Consumer Schedule of Fees

Effective July 1, 2009



## ACCOUNTS

<b>Simply Savings</b> . . . . .	No monthly maintenance fee
Min. to open is \$1	
<b>Regular Money Market</b> . . . . .	No monthly maintenance fee
Min. to earn interest is \$2,000	
<b>Premier Money Market</b> . . . . .	No monthly maintenance fee (when min. bal. is met)
Minimum bal. below \$25,000 . . .	\$12 Monthly
<b>Simply Free Checking</b> . . . . .	No monthly maintenance fee
Members age 55+ get free Achieva style check orders	
<b>Interest Checking</b> . . . . .	No monthly maintenance fee (when min. bal. is met)
Daily balance below \$1,000 . . . .	\$8 Monthly
<b>Emerald Checking</b> . . . . .	No monthly maintenance fee
<b>Partners in Education Checking</b> . . . . .	No monthly maintenance fee
This package includes free standard Achieva checks and a Partners in Education style Debit MasterCard®	
<b>Partners in Health Checking</b> . . . . .	No monthly maintenance fee
This package includes free standard Achieva checks and a Partners in Health style Debit MasterCard®	
<b>All About Teens Checking</b> . . . . .	No monthly maintenance fee
This package includes savings account plus Debit MasterCard®	
<b>College Connection Checking</b> . . . . .	No monthly maintenance fee
This package includes savings account, Debit MasterCard® and VISA® credit card	
<b>Builder Checking</b> . . . . .	\$18 Monthly
If set up with direct deposit . . . .	\$9 Monthly
<b>Relationship fee</b> . . . . .	\$10 Monthly
Does not apply if total aggregate in deposits is \$250+ and/or the relationship includes an open loan, a checking account, and/or primary member is 22 years old or under or 65 and older	
<b>Early Account Closure Fee</b> . . . . .	\$15 per occurrence (within 180 days of opening)
<b>Inactive Account</b> . . . . .	\$10 Monthly
After 12 months of inactivity and a balance of \$250 or less (waived for members under 22 years old)	

## ACCOUNT SERVICES

<b>Home Banking</b> . . . . .	Free
<b>Online Bill Pay</b> . . . . .	Free
<b>e-Statements &amp; Alerts</b> . . . . .	Free
<b>MoneyLine (phone account access)</b> . . . . .	Free
<b>Statement Copy or Account History Printout</b> . . . . .	\$3 each
Online . . . . .	Free
<b>Check Copy</b>	
Phone and In-Branch <sup>(1)</sup> . . . . .	\$1 each
Home Banking . . . . .	Free
<b>Overdraft Protection from Account Transfer</b> . . . . .	\$5 each
<b>Non-Sufficient Fund (NSF) Items</b> . . . . .	\$32 each
<b>Stop Payment</b> . . . . .	\$32 each
(service available online)	
<b>Account Research and/or Reconciliation</b> . . . . .	\$20/hour (minimum \$20)
<b>ATM Transactions</b>	
Achieva and Publix® <i>Presto!</i> . . . .	Free
Non-proprietary ATMs . . . . .	\$1.50 each
Achieva ATM use (non-members) . . .	\$2 each
<b>Card Capture (at Achieva ATMs)</b> . . . . .	\$5 each card
<b>Replace Credit or Debit Card</b> . . . . .	\$10 each card
<b>Merchant Point-of-Sale (PIN-based) Transaction</b>	
Debit MasterCard® . . . . .	Free
<b>Gift Card</b> . . . . .	\$4 each

## OTHER FEES & SERVICES

<b>Money Order</b> <sup>(1)</sup> . . . . .	\$2 each
<b>Official Check</b> <sup>(1)</sup> . . . . .	\$3 each
<b>Travelers Checks</b> <sup>(1)</sup> . . . . .	1% of amount
<b>Replacement Check</b> . . . . .	\$8 each
(replace member draft with official check)	
<b>ACH Origination</b> (electronic debits & credits)	
One time set-up . . . . .	\$10
<b>Wire Transfers*</b>	
<b>Domestic</b>	
Incoming <sup>(1)</sup> . . . . .	\$10 each
Outgoing . . . . .	\$25 each
<b>International</b>	
Incoming <sup>(1)</sup> . . . . .	\$10 each
Outgoing . . . . .	\$35 each
<b>Western Union Service</b>	
Domestic . . . . .	\$20 each
International . . . . .	\$30 each
<b>Coin Processing</b>	
Members . . . . .	Free
Non-members (loose coin only) . . .	10% of total
<b>Escheat Processing Fee</b> . . . . .	\$20
<b>Bad Address Processing Fee</b> . . . . .	\$5 Monthly
<b>Returned Deposited or Cashed Items</b> . . . . .	\$10 each
<b>Additional Check Starter Kit</b> . . . . .	\$3 each
<b>Transfer Loan and/or Credit Card to a New Account</b> . . . . .	\$25 per occurrence
<b>Check Cashing</b> . . . . .	Free
If only one account and current balance is less than \$250 . . . . .	2% of check amount (min. \$2 / max. \$10)