

Other Fees & Services

Night Depository Services

\$1 per bag drop	
Tamper-proof bags	50¢ each
Additional/replacement key	\$10

Safe Deposit Boxes

Safe Deposit Boxes****	Annual Rental Fee
3 x 5	\$50
3 x 10	\$65
5 x 10	\$90
10 x 10	\$125
Drilling Fee	Varies
Late Payment	\$25 after 30 days
Inventory of Box Contents	\$25/hour
Drilling fee may apply.	

Business Schedule of Fees

Effective May 1, 2025

Many locations to serve you.

For locations and hours call
800.593.2274

or visit
achievacu.com

P.O. Box 1500
Dunedin, FL 34697

For additional business fees, visit
www.achievacu.com/BusinessFees

* Surcharge-free transaction are available for debit and ATM card holders of participating credit unions.

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

*** Borrower responsible for any third party or attorney costs.

**** Contact your local branch for availability.



Insured by the NCUA. Equal Housing Lender.

May 2025 | 0146

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BANKING FOR
GOOD™

Accounts	
Business Savings	
Minimum account opening balance is \$1	No monthly maintenance fee when minimum balance is met
If less than \$250 in combined balances	\$10 monthly maintenance fee
Performance Money Market	
Minimum to earn interest is \$5,000	No minimum to open and no monthly maintenance fee When minimum balance is met.
Balance below \$5,000	\$12 monthly maintenance fee
Essential Checking	
No minimum balance	No monthly maintenance fee
200 free deposited items included per month	35¢ per deposited item after 200
Performance Interest Checking	
No minimum to open	
Balance below \$5,000	\$15 monthly maintenance fee
300 free deposited items included per month	35¢ per deposited item after 300
Community Checking	
For club and association accounts only.	
No minimum balance	No monthly maintenance fee
500 free deposited items included per month	35¢ per deposited item after 500
Zero Balance Account (ZBA)	
Set-up Fee	FREE
Monthly Maintenance Fee	\$ 12.00 per ZBA
Interest on Trust Accounts (IOTA)	
Available for lawyers and law offices.	
No minimum balance and no monthly maintenance fee	
Deposited items	Unlimited
Cash deposits	Unlimited
Cash Deposit	\$20,000 in monthly deposits free then 25¢ per \$100 in deposits
<small>(Applies to all business checking accounts except IOTA)</small>	
Lifetime Membership Fee	\$15 One-time, non-refundable
Inactive Account Fee	\$12 monthly
<small>After 12 months of inactivity and a balance of \$250 or less.</small>	
Early Account Closure Fee	\$25 per occurrence
<small>Within 180 days of opening.</small>	
Remove Signer from Account	\$25

FREE Services

Business Online Banking	FREE
<small>Requires business tax ID.</small>	
Online Bill Pay	FREE
e-Statements & Alerts	FREE

Autobooks	
Monthly Fee	Free
Incoming Credit Card Payment	3.49% of transaction
Incoming ACH Payment Transaction	1.00% of transaction

Account Services

Business Online Banking Plus Access	\$10 monthly fee
<small>Includes user entitlements</small>	
Printout <small>Statement copy, check copy, tax forms, or account history</small>	\$5 each
Paper Statement Fee	\$3
Non-Sufficient Fund (NSF) Items	\$35 each
Courtesy Pay Fee <small>ACH, ATM, check, debit, POS</small>	\$35 each
Stop Payment Fee <small>Service available online.</small>	\$35 each
Account Research and/or Reconciliation <small>Includes network or ATM camera photos, fraud research, loan audit.</small>	\$25/hour (1-hr. min.)

ATM, Debit & Credit Card

Transactions at Achieva ATMs <small>(Deposits from non-Achieva accounts, including shared branches, not accepted)</small>	FREE* Also at Publix® Presto! and COOP locations
ATM Deposit Adjustment	\$5 each
Transactions or inquiries at non-Achieva ATMs	\$3.50 each
Non-negotiable/False/Empty Envelope ATM Deposit	\$35 each
Foreign Transaction Fee <small>(For international ATMs and merchant purchases)</small>	1% of transaction amount
Replace Credit or Debit Card	\$5
Expedited Charge	\$30 per card

Treasury Management Services

- Remote Deposit Capture
- Positive Pay Fraud Protection
- ACH Origination and Payments
- Business Money Market Account Sweep
- Merchant Credit Card Services

For more details on Treasury Management Services email businessbankingservices@achievacu.com or call 727-431-7662

ACH Services	
In Branch ACH Origination & Termination <small>electronic debits & credits</small>	FREE
ACH Rejection Fee	\$10
ACH Stop Payment Fee	\$35 each

Wire Transfers

Domestic Incoming**	\$12 each
Domestic Outgoing	\$25 each
International Incoming**	\$15 each
International Outgoing	\$50 each

Other Fees & Services

Official Check	\$6 each
Returned Deposited or Cashed Items or Returned Loan Payments	
Account owner	\$35 each
Non-account owner	\$16 each
Check Cashing	\$5 each
If current aggregate balance is more than \$250	FREE
Non-members	\$5 each
Temporary Checks <small>Printed in-branch</small>	\$5/sheet
Coin Processing/Loose Coins	10% of total
Rolled Coin <small>Per roll purchased.</small>	10¢ per roll
Strapped Bills <small>Per strap purchased.</small>	50¢ per strap
Escheat Processing Fee	\$25
Bad Address Processing Fee	\$10 monthly
Collection Item or Foreign Check	Varies
Garnishment or Levy	\$100 per occurrence
Verification of Deposit	\$15 each
Expedited/Overnight Document Service	\$40 each
Duplicate Title	Varies
Loan Pay-off Document Processing***	\$250 + recording costs
Medallion Signature Guarantee STAMP	\$25