

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 (drilling fee may apply)	\$25/hour

- * Surcharge-free transactions 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.
- *** Contact your local branch for availability.

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 fees, visit
www.achievacu.com/fees

Consumer Schedule of Fees

Effective May 1, 2025



Insured by the NCUA. Equal Housing Lender.

May 2025 | 0145

© All rights reserved Achieva Credit Union 2025



BANKING FOR
GOOD™

Accounts		
Consumer Savings	Minimum to open is \$1	No monthly maintenance fee
Regular Money Market	Minimum to earn interest is \$2,000	No monthly maintenance fee
Premier Money Market	Minimum to earn interest is \$2,000	No monthly maintenance fee
Relationship Money Market	Minimum to earn interest is \$25,000	No monthly maintenance fee
Health Savings Account (HSA)		No monthly maintenance fee
Consumer Indexed Money Market	Minimum to earn interest is \$10,000 Subject to Excess Transaction Fee	\$15 monthly (waived if avg. balance exceeds \$10,000)
Achieva Checking Plus	Premium benefits, earn high-yield interest	\$6.95 monthly
Achieva Checking		No monthly maintenance fee
Lifetime Membership Fee	(waived for members 22 years old or under)	\$15
Inactive Account	After 12 months of inactivity	\$12 monthly
Early Account Closure Fee	(within 180 days of opening)	\$25 per occurrence
Remove Joint Owner from Account		\$25
Excess Transaction Fee	Indexed Money Market Max= 5 withdrawals at no charge	\$5 per occurrence over 5

FREE Services		
Online Banking		FREE
Online Bill Pay		FREE
eStatements & Alerts		FREE

Account Services		
Printout	Statement copy, check copy, tax forms, or account history	\$5 each
Paper Statements	FREE for Checking Plus members	\$3
Return Item (NSF) Fee	(Returned non-sufficient funds items)	
• Returned items of less than \$25		\$8 each
• Returned items of \$25 or more		\$28 each
Courtesy Pay Fee		
• Paid items of less than \$25		\$8 each
• Paid items of \$25 or more		\$28 each
(Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means)		
Stop Payment	(Service available online)	\$35 each
Account Research and/or Reconciliation	(Includes network or ATM camera photos, fraud research, loan audit)	\$25/hour (1-hr. min.)

ATM, Debit & Credit Card		
Transactions at Achieva ATMs	(Deposits from non-Achieva accounts, including shared branches, not accepted)	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	(For international ATMs and merchant purchases)	1% of transaction amount
Replace Credit or Debit Card		\$5
Expedited Charge		\$30 per card

ACH Services		
ACH Origination & Termination	(Electronic debits & credits)	FREE
Originated ACH Return Fee		\$10
ACH Stop Payment		\$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	FREE for Checking Plus members	\$6 each
Returned Deposit or Cash 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	Printed in-branch	\$5/sheet
Coin Processing		
• Members (personal use)		FREE
• Non-members		10% of total
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 Services		\$40 each
Duplicate Title		Varies
HSA/IRA Processing Fee	(when transferred to another institution)	\$25
Late Payment	Achieva Consumer Loan	\$35 each
Loan Pay-off Document Processing		
• Auto, consumer, other		\$25
• Mortgage		\$25
Loan Coupon Replacement Fee	(for 12 months)	\$5
Subordination Fee		\$250
Medallion Signature Guarantee STAMP	Waived for Achieva Wealth Advisor clients	\$25