



Fee Schedule

Checking Account Fees

Stop payment – Check, online bill pay and ACH	\$28.00
Stop payment – Series (two or more checks)	\$50.00
Overdraft transfer (from savings account)	\$5.00
Nonsufficient funds (includes checks, preauthorized ACH withdrawals and online bill pay)	\$28.00 each
Uncollected funds (includes checks, preauthorized ACH withdrawals and online bill pay)	\$28.00 each
Courtesy Pay or any overdraft (each debit, including ATM and ACH transactions, or check paid that creates a negative balance)	\$28.00 per item
Below minimum balance (Value Checking)	\$4.00 per month
Collection item (incoming and outgoing)	\$25.00
Advantage Plus service	\$4.00 per month
Business Checking I	\$0.25 per transaction over 200
Business Checking II	\$20.00 per month; \$0.50 per transaction over \$500. Waived with \$5,000 average daily balance
Business Checking III	\$0.10 per transaction

Plastic Card Fees

Card replacement	\$7.00 per card
Abuse/revoke	\$15.00
ATM use (including business accounts) (Non-ACU network machine withdrawals, transfers and inquiries)	\$1.00 per event
ATM surcharge (non-members& using ACU-owned ATMs) *Applies only to members of other credit unions that are not part of the CO-OP ATM network and to anyone using a bank-issued card	\$2.50 per event
Credit card late payment (share secured only) Minimum payment > \$25.00	5% or \$25.00 (whichever is less) not less than \$10.00
Minimum payment < \$25.00	\$5.00
Credit card late payment	\$25.00
Visa gift card issue	\$2.00 per card



Fee Schedule

Safe Deposit Box Fees (annually)

3x5 box rental	\$15.00
5x5 box rental	\$25.00
3x10 box rental	\$30.00
5x10 box rental	\$45.00
7x10 box rental	\$60.00
10x10 box rental	\$75.00
Key deposit	\$10.00

Miscellaneous Fees

Domestic wire transfer (Outgoing – Federal Reserve)	\$25.00 each
International wire transfer (Outgoing)	\$100.00 each
International wire transfer (Outgoing to U.S. Military Bases)	\$65.00 each
Visa TravelMoney card	\$6.95 each
Notary service (non-members)	\$2.00 each
Deposit items returned unpaid	\$15.00 each
Inactive account (no activity for 9 months or more and no other accounts at Arsenal Credit Union)	\$10.00 per year
Research/document retrieval	\$20.00 per hour
Paper statement (applies to members 18 years to 64 years of age)	\$2.00
Non-member ON US check cashing	\$5.00 per check

Loan Fees

Loan late payment (after 15 days)	5% of payment or \$25.00 (whichever is less) if payment due is more than \$25.00; otherwise, \$5.00 if payment is less than \$25.00
ACH telephone payment origination	\$5.00
Electronic loan payment through other financial institution (outside of online or mobile banking)	\$3.00