

OTHER FEES & SERVICES CONT.

Loan Pay-off Document Processing. \$50

**Medallion Signature Guarantee
STAMP** \$25

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

Remote Deposit Capture
 Scanner rental \$50 monthly,
 or request
 purchase quote

Service Charges
 Up to 2 accounts \$45 monthly
 3-5 accounts \$65 monthly
 Over 5 accounts \$65 plus \$10
 additional per
 account, per month

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

* 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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 0146 2,500 PL

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Business Schedule of Fees

Effective July 3, 2010



ACCOUNTS

Performance Savings	No monthly maintenance fee (when min. bal. is met)
Min. to open is \$1	
If less than \$250 in combined balances	\$10 monthly
Performance Money Market	No min. to open and no monthly maintenance fee (when min. bal. is met)
Min. to earn interest is \$2,000	
Balance below \$2,000	\$12 monthly
Essential Checking	No minimum balance and no monthly maintenance fee
200 free deposited items included per month.	25¢ per deposited item after 200
Cash Deposits, per \$100	\$5,000 in daily deposits free then 20¢ per \$100 in deposits
Performance Interest Checking	No monthly maintenance fee (when min. bal. is met)
Balance below \$5,000	\$15 monthly
300 free deposited items included per month.	25¢ per deposited item after 300
Cash Deposits, per \$100	\$10,000 in daily deposits free then 20¢ per \$100 in deposits
Community Checking	No minimum balance and no monthly maintenance fee (for Club and Association Accounts only)
500 free deposited items included per month.	25¢ per deposited item after 500
Cash Deposits, per \$100	\$10,000 in daily deposits free then 20¢ per \$100 in deposits
Inactive Account	\$10 monthly
After 12 months of inactivity and a balance of \$250 or less	
Inactive Debit Card	\$5 monthly
After 12 months of inactivity	
Early Account Closure Fee	\$15 per occurrence (within 180 days of opening)

ACCOUNT SERVICES

MoneyLine (phone account access)	Free
Home Banking	Free
Online Bill Pay	Free
e-Statements & Alerts	Free
Paper Statements	\$1/cycle
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
<i>Non-Achieva ATMs</i>	
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	\$2 each
Official Check	\$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)	\$25 monthly
Wire Transfers*	
<i>Domestic</i>	
Incoming	\$10 each
Outgoing	\$25 each
<i>International</i>	
Incoming	\$10 each
Outgoing	\$50 each
Western Union Service	
Domestic	\$20 each
International	\$30 each
Coin Rolling/Loose Coins	3% of total
Rolled Coin (per roll purchased)	10¢ per roll
Strapped Bills (per strap purchased)	50¢ per strap
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
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