

Other Fees & Services Continued

Duplicate Title	Varies
Gift Card	\$5 each
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
Out of State Loan Fee	\$200
Medallion Signature Guarantee STAMP	\$25
Subordination Fee	\$250

Safe Deposit Boxes

Safe Deposit Boxes**	Annual Rental Fee
3 x 5	\$50
3 x 10	\$65
5 x 10	\$85
10 x 10	\$115
Key Deposit	\$20
Drilling Fee	Varies
Late Payment	\$25 after 30 days
Inventory of Box Contents (drilling fee may apply)	\$25/hour

* 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
727.431.7680
941.907.4000
239.471.3560
non-local 800.593.2274

or visit
www.achievacu.com

P.O. Box 1500
Dunedin, FL 34697

Consumer Schedule of Fees

Effective September 1, 2014



Federally Insured by NCUA.
Equal Housing Lender.



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Free Services

MoneyLine (phone account access)	Free
Home Banking	Free
Online Bill Pay	Free
e-Statements & Alerts	Free

Accounts

Simply Savings Min. to open is \$1	No monthly maintenance fee
Regular Money Market Min. to earn interest is \$2,000	No monthly maintenance fee
Premier Money Market	No monthly maintenance fee (when min. balance is met) \$12 monthly
Minimum balance below \$25,000	
Health Savings Account (HSA)	\$2.99 monthly
Emerald Checking Earn high-yield interest	No monthly maintenance fee
Membership Fee (waived for members 22 years old or under)	\$15
Inactive Account After 12 months of inactivity	\$10 monthly
Early Account Closure Fee (within 180 days of opening)	\$25 per occurrence
Relationship Low Balance Fee Does not apply if combined average daily balance on all deposit accounts is \$250+ and/or the relationship includes an open loan, e-statements, and/or primary member is 22 years old or under, or 62 and older.	\$10 monthly
Remove Joint Owner from Account	\$25 (waived for deceased)

Account Services

Paper Statements (waived for members under 22 years old)	\$1/cycle
Statement Copy, Check Copy, Tax Forms, or Account History	
Printout	\$5 each
Online/Home Banking copies	Free
Overdraft Transfer Fee	\$8 each
Non-Sufficient Fund (NSF) Items (returned NSF items)	\$34 each
Privilege Pay Fee (Paid Items) (applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means)	\$34 each
Stop Payment (service available online)	\$34 each
Account Research and/or Reconciliation (includes network or ATM camera photos, fraud research, loan audit)	\$25/hour (1-hr. min.)
ID Safe Choice (current accounts only)	\$1.99 monthly
ATM Transactions	
Achieva	Free
<i>Non-Achieva ATMs</i>	\$2 each
Any transaction or inquiry	
ATM deposit adjustment	\$5 each
Non-negotiable/false/empty envelope ATM deposit	\$35 each
Replace Credit or Debit Card Rush charge, each card	\$10 each card add \$25
Point-of-Sale (Signature-based) Transaction	
Debit MasterCard®	Free
Denial due to NSF	\$1 each
Point-of-Sale (PIN-based) Transaction	
Denial due to NSF	\$1 each

Other Fees & Services

Money Order	\$6 each
Official Check	\$6 each
Returned Deposit or Cash Items, or Returned Loan Payments	
Account owner	\$34 each
Non-Account owner	\$10 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

ACH Services

ACH Origination & Termination (electronic debits & credits)	\$10
ACH Rejection Fee	\$5
ACH Stop Payment	\$34 each

Wire Transfers*

Domestic Incoming*	\$10 each
Domestic Outgoing	\$25 each
International Incoming*	\$10 each
International Outgoing	\$50 each

Coin Processing

Members (personal use)	Free
Non-members and Businesses	10% of total

Escheat Processing Fee

\$25

Bad Address Processing Fee

\$10 monthly

Collection Item or Foreign Check

Varies

Garnishment or Levy

\$75 per occurrence

Verification of Deposit

\$15 each

Expedited/Overnight Document Services

\$40 each