

OTHER FEES & SERVICES CONT.

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

Medallion Signature Guarantee

STAMP \$25

Subordination Fee \$150

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 \$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

Non-local

(800) 593-2274

Consumer Schedule of Fees

Effective November 1, 2011

* 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 NCUA. Equal Housing Lender.

November 1, 2011
MCC5F5 0145 PL

© All rights reserved Achieva Credit Union 2011



ACCOUNTS

SAVINGS

Simply Savings No monthly maintenance fee
Min. to open is \$1

Regular Money Market No monthly maintenance fee
Min. to earn interest is \$2,000

Premier Money Market No monthly maintenance fee (when min. bal. is met)
Minimum bal. below \$25,000 \$12 monthly

Health Savings Account (HSA) \$2.99 monthly

CHECKING

Emerald Checking No monthly maintenance fee
Earn high-yield interest

Rewards Checking \$3 monthly (waived for members 22 years old or under, or 62 years old and older)
Earn points to redeem for merchandise

Simply Free Checking No monthly maintenance fee
(Existing accounts only)

Interest Checking No monthly maintenance fee (when min. bal. is met)
(Existing accounts only)
Daily balance below \$1,000 \$8 monthly

Membership Fee \$15
(waived for members 22 years old or under)

Inactive Account \$10 monthly
After 12 months of inactivity

Early Account Closure Fee \$25 per occurrence
(within 180 days of opening)

Relationship Low Balance Fee \$10 monthly
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.

Remove Joint Owner from Account \$25
(waived for deceased)

FREE SERVICES

MoneyLine (phone account access) Free

Home Banking Free

Online Bill Pay Free

e-Statements & Alerts Free

ACCOUNT SERVICES

Paper Statements \$1/cycle
(waived for members under 22 years old)

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 \$34 each
(returned NSF items)

Privilege Pay Fee (Paid Items) \$34 each
(applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means)

Stop Payment \$34 each
(service available online)

Account Research and/or Reconciliation
(includes network or ATM camera photos, fraud research, loan audit) \$25/hour (1-hr. min.)

ID Safe Choice \$1.99 monthly

ATM Transactions

Achieva Free

Non-Achieva ATMs
Any transaction or inquiry \$2 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

Point-of-Sale (Signature-based) Transaction

Debit MasterCard® Free
Denial due to NSF \$1 each

Point-of-Sale (PIN-based) Transaction

Debit MasterCard® 25¢ each
Denial due to NSF \$1 each

OTHER FEES & SERVICES

Money Order \$6 each

Official Check \$6 each

Returned Deposited or Cashed Items
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 \$10
(electronic debits & credits)

ACH Rejection Fee \$5

ACH Stop Payment \$34 each

Wire Transfers*

Domestic
Incoming⁽¹⁾ \$10 each
Outgoing \$25 each
International
Incoming⁽¹⁾ \$10 each
Outgoing \$50 each

Western Union Service

Domestic \$20 each
International \$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

Duplicate Title Varies

Gift Card \$5 each