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
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 or 941.907.4000
non-local 800.593.2274

or visit
www.achievacu.com

P.O. Box 1500
Dunedin, FL 34697

NCUA

Federally Insured by NCUA.
Equal Housing Lender.

ACHIEVA
BANKING FOR GOOD™

September 2012 | 0145 PL
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Consumer Schedule of Fees

Effective October 1, 2012

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Accounts

SAVINGS

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)
Minimum balance below $25,000	$12 monthly
Health Savings Account (HSA)	$2.99 monthly

CHECKING

Emerald Checking Earn high-yield interest	No monthly maintenance fee
Simply Free Checking (existing accounts only)	No monthly maintenance fee
Interest Checking (existing accounts only)	No monthly maintenance fee (when min. balance is met)
Daily balance below $1,000	$8 monthly
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)

Free Services

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

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
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 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	
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 (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