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

NCUA
Federally Insured by NCUA.
Equal Housing Lender.

ACHIEVA
BANKING FOR GOOD™

October 2015 | 0145 PL
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Consumer Schedule of Fees

Effective October 1, 2015

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Free Services

MoneyLine (phone account access)	Free
Online 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
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 Banking copies	Free
Overdraft Fee	$8 each
Return Item (NSF) Fee (Returned non-sufficient funds 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

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