

## Other Fees & Services Continued

### Coin Processing

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

<b>Escheat Processing Fee</b>	\$25
<b>Bad Address Processing Fee</b>	\$10 monthly
<b>Collection Item or Foreign Check</b>	Varies
<b>Garnishment or Levy</b>	\$100 per occurrence
<b>Verification of Deposit</b>	\$15 each
<b>Expedited/Overnight Document Services</b>	\$40 each
<b>Duplicate Title</b>	Varies
<b>Gift Card</b>	\$5 each
<b>HSA/IRA Processing Fee</b> (when transferred to another institution)	\$25
<b>Late Payment</b> Achieva Consumer Loan	\$35 each
<b>Loan Pay-off Document Processing</b>	
Auto, consumer, other	\$25
Mortgage	\$25
<b>Loan Coupon Replacement Fee</b> (for 12 months)	\$5
<b>Out of State Loan Fee</b>	\$200
<b>Medallion Signature Guarantee STAMP</b>	\$25
<b>Subordination Fee</b>	\$250

\* 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  
800.593.2274

or visit  
**achievacu.com**

P.O. Box 1500  
Dunedin, FL 34697

# Consumer Schedule of Fees

**Effective October 01, 2018**



Federally Insured by NCUA.  
Equal Housing Lender.



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## Free Services

<b>MoneyLine</b> (phone account access)	Free
<b>Online Banking</b>	Free
<b>Online Bill Pay</b>	Free
<b>e-Statements &amp; Alerts</b>	Free

## Accounts

<b>Simply Savings</b> Minimum to open is \$1	No monthly maintenance fee
<b>Regular Money Market</b> Minimum to earn interest is \$2,000	No monthly maintenance fee
<b>Premier Money Market</b>	No monthly maintenance fee
<b>Health Savings Account (HSA)</b>	No monthly maintenance fee
<b>Achieva Checking Plus</b> Premium benefits, earn high-yield interest	\$6.95 monthly
<b>Achieva Checking</b>	No monthly maintenance fee
<b>Membership Fee</b> (waived for members 22 years old or under)	\$15
<b>Inactive Account</b> After 12 months of inactivity	\$10 monthly
<b>Early Account Closure Fee</b> (within 180 days of opening)	\$25 per occurrence
<b>Relationship Low Balance Fee</b> 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
<b>Remove Joint Owner from Account</b>	\$25

## Account Services

<b>Paper Statements</b> (waived for members under 22 years old)	\$3/cycle
<b>Statement Copy, Check Copy, Tax Forms, or Account History</b>	
Printout	\$5 each
Online Banking copies	Free
<b>Aggregated Electronic Check Images</b>	<b>\$3/statement</b>
<b>Overdraft Fee</b>	\$8 each
<b>Return Item (NSF) Fee</b> (Returned non-sufficient funds items)	\$34 each
<b>Privilege Pay Fee</b> (Paid Items) (applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means)	\$34 each
<b>Stop Payment</b> (service available online)	\$34 each
<b>Account Research and/or Reconciliation</b> (includes network or ATM camera photos, fraud research, loan audit)	\$25/hour (1-hr. min.)
<b>ID Safe Choice</b> (current accounts only)	\$1.99 monthly
<b>ATM Transactions</b>	
Achieva ATMs	Free
<b>Non-Achieva ATMs</b>	
Any transaction or inquiry	\$2.50 each
ATM deposit adjustment	\$5 each
Non-negotiable/false/empty envelope ATM deposit	\$35 each
International ATM/Debit POS Transaction Fee	1%
<b>Replace Credit or Debit Card</b> Rush charge, each card	Free \$25

## Safe Deposit Boxes

Safe Deposit Boxes**	Annual Rental Fee
3 x 5	\$50
3 x 10	\$65
5 x 10	\$90
10 x 10	\$125
Drilling Fee	Varies
Late Payment	\$25 after 30 days
Inventory of Box Contents (drilling fee may apply)	\$25/hour

## ACH and Wire Services

<b>ACH Origination &amp; Termination</b> (electronic debits & credits)	\$0
<b>Originated ACH Return Fee</b>	\$5
<b>ACH Stop Payment</b>	\$34 each

## Wire Transfers\*

Domestic Incoming*	\$12 each
Domestic Outgoing	\$25 each
International Incoming*	\$12 each
International Outgoing	\$50 each

## Other Fees & Services

<b>Money Order</b> Free for Checking Plus members	\$6 each
<b>Official Check</b> Free for Checking Plus members	\$6 each
<b>Returned Deposit or Cash Items, or Returned Loan Payments</b>	
Account owner	\$34 each
Non-Account owner	\$15 each
<b>Check Cashing</b> If current aggregate balance is more than \$250	\$5 each Free
Non-members	\$5 each
<b>Temporary Checks</b> Printed in-branch	\$5/sheet