

ACME FEDERAL CREDIT UNION FEE SCHEDULE

Pre-Paid Service Charges		
Cashier's Ck-Member	First Check Free	\$ 5.00
Cashier's Ck-Non Member	Not Available	
Cashier's Ck-Third Party	Payable to Third Party	\$ 3.00
Cashier's Ck-from Share Draft Account		\$ 5.00
Gift Card Member		\$ 3.00
Gift Card Non Member		\$ 5.00
Money Orders Member		\$ 1.50
Money Orders Non Member	4,643	\$ 3.00
Service Charges		
Check Cashing-Non-Customer	Acme FCU Check Only	\$ 5.00
Official Credit Union Check less than \$100.00		\$ 5.00
Deposit Item Returned		\$ 10.00
Stop Payment		\$ 25.00
Foreign Deposit Fees	Minimum \$10 fee but varies by country	\$ 10.00
Early Closure of Acct	Less than 30 days open	\$ 5.00
Dormant Account	Per month after 36 month inactivity	\$ 5.00
Share Draft Inactivity	Per month after 12 month inactivity	\$ 5.00
Tax Levy		\$ 50.00
Garnishment		\$ 25.00
Account Research	\$40.00 per Hour, \$10.00 minimum charge	\$ 10.00
Account Reconciliation/Balancing	\$20.00 per Hour, \$20.00 minimum charge	\$ 20.00
Request to Fax Documents	Up to 2 pages \$5.00, each additional \$2.00	\$ 5.00
Statement Copy	\$1.00 per month	\$ 1.00
Mail Statement Copy	\$1.00 per occurrence	\$ 1.00
Account Activity Printout	\$1.00 per copy	\$ 1.00
Photocopy or Microfilm Copy of Member of Official Check	\$5.00 per copy	\$ 5.00
Return Mail	\$3.00 per Item	\$ 3.00
Priority Overnight Mailing	Maximum processing fee	\$ 35.00
Bad Email Address	\$5.00 after 6mo	\$ 5.00
Account Verification Fee	Per request	\$ 10.00
Mtg Loan Payoff Request	Rush Fee	\$ 50.00
Written Mtg Loan Payoff request	Per occurrence	\$ 25.00
Loans		
Fix in Six -Ho Ho Holiday Application Fee		\$ 10.00
Loan Application Fee		\$ 25.00
Lien Filing Fees	Varies by State	
Real Estate	See account disclosures with application	

Ovrdftr Prot-Debit/ATM		
NSF Item		\$ 25.00
Ovrdftr Prot-Linked Acct		
Auto Transfer-Ovrdftr Protectn	Per occurrence	\$ 2.00
Manual Transfer-Ovrdftr Fee	Per occurrence	\$ 5.00
NSF Returned Check		
NSF \$ Amount		\$ 25.00
NSF Paid Check		
NSF \$ Amount		\$ 25.00
Wire Transfers-Domestic		
Incoming Member Wire		\$ 10.00
Outgoing Member Domestic		\$ 20.00
Outgoing Member International		\$ 45.00
ATM		
Replacement Card		\$ 15.00
Trans@Foreign Terminal		1% International Fees Apply
Add to Existing Card	New Name/Change	\$ 10.00
Mailing Debit Card	To a different/alternate address	\$ 10.00
Empty Envelope	Per Item	\$ 25.00
Savings		
Par Value of Membership		\$ 5.00
Membership	New Account Membership Fee	\$ 1.00
Account Changes (beneficiary,etc)	One every 36 months, \$5.00/account for any other changes before	\$ 5.00
How Much to Earn Interest		\$ 100.00
Holiday Club	Account Withdrwal per occurrence	\$ 10.00
Close Out Fee		\$ 5.00
In order to close account w/o authorization from all ownership, must leave \$1.00 in account. Will fee out at end of month		
IRA Savings		
Under \$5.00 Balance		\$2.50 per month
IRA Opening Fee		\$ 50.00
IRA Annual Maintenance Fee*	For Accounts Less than \$2,500	\$ 25.00
IRA Reoccurring Check Distribution Fee		\$ 5.00
IRA Recurring ACH Distribution Fee		No Fee
IRA Partial transfer of Assets/Distribution In Kind Fee		\$ 50.00
IRA Termination Fee		\$ 50.00

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Last Dividend Declaration Date Indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the credit union.

