

# Access Credit Union

## FEE SCHEDULE

Effective: May 26, 2009

Minimum balance for regular (Share) savings account	\$	5.00
Fresh Start Checking Account monthly fee	\$	5.00
Replace lost ATM / Debit card or PIN	\$	10.00
Per ATM withdrawal after 5 free withdrawals per month	\$	1.25
Check Cashing (if chk. amt. greater than mems. total bal.)	\$	5.00
Travelers checks	\$	1 for each \$100
Temporary checks		4 for \$1.00
Certified check or Cashier's check	\$	5.00
Incorrect address / returned statement fee	\$	10.00
Copy of statement	\$	5.00
Non-sufficient funds item	\$	30.00
Stop payments	\$	30.00
Copy of check	\$	3.00
Collection item	\$	20.00
Returned Checks Unpaid	\$	30.00
Account activity printout	\$	1.00
Garnishments/Levies	\$	50.00
Money orders	\$	1.00
Incoming wire	\$	5.00
Domestic wire transfer	\$	20.00
Foreign wire transfer	\$	50.00
Verification of Deposit	\$	10.00
Account research/Balancing assistance		\$ 20.00 per hour
Account closed within 60 days of opening	\$	15.00
Dormant account fee (Accounts dormant 3 years or more)	\$	20.00
Money market withdrawal or transfer (2 free per month)		\$ 5.00 each
Excessive withdrawal fee on savings (3 free per month)		\$ 1.00 each
Loan late payment charge	\$	25.00
Mortgage Release (subsequent releases)		At Cost
Payoff Request	\$	15.00
Subordination Fee	\$	50.00
VISA gift card	\$	3.00
VISA late charge	\$	25.00
VISA over limit fee	\$	25.00
VISA NSF check	\$	30.00
VISA payment by phone	\$	5.00
Teller/Bank counter checks	\$	2.00
Overdraft transfer from shares/courtesy transfer	\$	2.00
Overdraft transfer from line of credit	\$	2.00
Telephone inquiries (non Audio Response)	\$	2.00
ACH payment origination	\$	5.00
Low balance fee (combined shares & loans less than \$100.00)	\$	5.00