

Access Credit Union

FEE SCHEDULE

Effective: December 27, 2010

Minimum balance fee (combined shares & loans less than \$100)	\$ 10.00
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
ATM balance inquiry fee (per inquiry)	\$ 1.00
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
Holiday Club Account early withdrawal fee (per occurrence)	\$ 5.00
Loan late payment charge	\$ 30.00
Mortgage Release (subsequent releases)	At Cost
Payoff Request	\$ 15.00
Subordination Fee	\$ 150.00
VISA gift card	\$ 3.00
VISA late charge	\$ 30.00
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

Fees subject to change with 30 day notice