

Account History Print Out.....	\$1.00/page
Account Reconciliation/Research.....	\$25.00
Appreciation Account - Below Minimum Balance.....	\$10.00/month
ATM/Debit:	
Card Replacement.....	\$10.00
* <u>Option A</u> - Limited Transactions	
Transactions in excess of 4 withdrawals/2 inquiries per statement cycle outside of ShareNet ATM Network.....	\$1.50/each
<u>Option B</u> - Unlimited Transactions (non-ShareNet).....	
	\$12.00/month
* <u>Starter (Age 17-25) &amp; Regal Club</u>	
Transactions in excess of 12 withdrawals/4 inquiries per statement cycle outside of ShareNet ATM Network.....	\$1.50/each
Bill Payer Non-Activity.....	\$5.00/month
Business Account Service.....	\$5.00/month
Cashier's Check.....	\$1.00
Copy with purchase receipt (under 12 months old).....	\$2.00
(over 12 months old).....	\$4.00
Copy without purchase receipt.....	\$20.00
Certified Check.....	\$5.00
Check Cashing (non-member).....	\$15.00
Check Printing.....	Prices vary by style
Check Protest.....	\$25.00
Checks -Temporary (pack of 5).....	\$5.00
Closed Account Within 6 Months.....	\$25.00 or account balance if < \$25.00
Dormant Account (12 months or more).....	\$10.00/month
Early Withdrawal (Christmas/Escrow).....	\$5.00
Escheatment/Abandoned Property (applies to 5-year dormant account).....	\$25.00
Expedited Delivery (member request).....	\$25.00
Fax (non-credit union business).....	\$2.00/page
Foreign Check Collection.....	\$20.00
Canadian.....	\$5.00
IRA Account Closed (within 12 months of open date).....	\$20.00
Legal Processing.....	\$30.00/account
Money Order.....	\$1.25
Copy with purchase receipt (under 12 months old).....	\$2.00
(over 12 months old).....	\$4.00
Copy without purchase receipt.....	\$20.00
Non-Sufficient/Unavailable Funds Return (Share drafts, ACH or POS) ...	\$27.00/item
Overdraft Privilege (Share drafts, ACH or POS).....	\$27.00/item
Collections Fee.....	\$15.00
Phone Transfer Using ACMG Staff.....	\$1.00
Photocopies (per page).....	\$ .50
Re-establish Membership Within 6 Months.....	\$25.00
Re-establish Membership After 6 Months (if closed by credit union).....	\$25.00
Re-open Share Draft Checking Within 6 Months.....	\$20.00
Returned Check Item.....	\$10.00
If drawn on own account.....	\$25.00
Returned Mail - Outdated Address.....	\$5.00
Share Draft Copy (under 12 months old).....	\$2.00
(over 12 months old).....	\$4.00
Fax Copy (under 12 months old).....	\$3.00
(over 12 months old).....	\$4.00
Share Draft Replacement Check.....	\$10.00
Share Overdraft Transfer.....	\$5.00
Statement Copy.....	\$2.50
Stop Payment (Bill Payer Check, ACH, Cashier's Check, Money Order, Share Draft) ...	\$18.00
Travelers Checks for Two.....	1/2 of 1% of Purchase
Wire Transfers.....	Domestic.....\$12.00
	Foreign.....\$40.00

\* Allpoint Network transactions are outside of the ShareNet ATM Network

1753 Milton Avenue Solway, NY 13209 Phone (315) 488-4433  
4800 S. Salina Street Syracuse, NY 13205 Phone (315) 701-4466  
7555 Morgan Road Liverpool, NY 13090 Phone (315) 457-9301

effective date 4/1/09