

# Fee Schedule

<b>Overdraft:</b>	Courtesy Pay (maximum of 5 per day)	\$30 per share draft/ACH/ over-the-counter transaction \$20 per recurring debit transaction \$20 per debit or Bill Pay transaction (opt-in required) \$15 Collections Fee
	Non-Sufficient/ Unavailable Funds	\$30 for each item returned
	Overdraft Protection Line of Credit	No per-item fee. See a loan officer to apply.
	Transfer from Savings	\$5

<b>Payments:</b>	Cashier's Check	\$1
	Certified Check	\$5
	Check Cashing	\$20 (non-member)
	Check Protest	\$25
	Foreign Check Collection	\$20, \$5 for Canadian - add \$20 for Special Handling
	Manual Post of EFT Item	\$10
	Money Order	\$1.25
	Non-Negotiated Item	\$18 (Cashier/Loan Checks & Money Orders over 6 months)
	Payment Copy - Cashier, Share Draft, Loan or Money Order	\$2 with purchase receipt \$20 without purchase receipt
	Returned Check/ Payment Item	\$10 \$30 if drawn on own account
	Share Draft Replacement Check	\$10
	Stop Payment	\$18 - All payment types
	Travelers Checks, AMEX Gift Card/Check	See MSR for Current Cost
	Wire Transfer	\$20 Domestic \$40 International

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# A Guide to Account Fees

<b>Accounts:</b>	Appreciation	\$10 per month if below minimum balance
	Business Share (Savings) Account	\$5 per month (Waived if aggregate share balance is greater than \$2,000 or if aggregate loan balance is greater than \$5,000)
	Dormant account	\$10 per month (after 12 months of inactivity) \$25 (applies to 3 year dormant account - Abandoned Property)
	Early Withdrawal	\$5 for Holiday Club accounts, \$25 for Lucky Savers accounts
	Miscellaneous:	Account History Print Out - \$1 per page Account Statement Copy - \$2.50 per month Assign New Account Number (Sweep) - \$10 (first), \$20 (subsequent) IRA Closed (within 12 months of opening date) - \$20 Legal Processing - \$30.00 per account Outdated Address/Returned Mail - \$10 Phone Transfer Using ACMG Staff - \$1.50 (waived for loan payments or deposits to Lucky Savers accounts) Reconciliation/Research - \$25 per hour Re-establish Membership Within 6 Months - \$25 Re-open Share Draft Checking Within 6 Months - \$20
	Share Checking Service Fee	\$1.95 per month (fee waived for members under age 23, not applicable to business, association or estate accounts)
<b>Cards:</b>	ATM Usage Options:	<p><b>A</b> - <u>Limited</u> -- 4 withdrawals &amp; 2 inquiries per statement cycle, then \$1.75 per overage</p> <p><b>B</b> - <u>Unlimited Withdrawals/Inquiries</u> -- \$14 per month</p> <p><b>C</b> - <u>Regal Club</u> -- 12 withdrawals &amp; 4 inquiries per statement cycle, then \$1.75 per overage</p>
	VISA Debit Card Replacement	\$10 (first), \$20 (subsequent), Expedited Card - \$35
	VISA Debit/Credit:	Fraudulent Activity With No Current Contact Information - \$5
<b>eServices:</b>	Bill Pay Expedited Payment	\$10 electronic, \$35 paper check
	Bill Pay Non-Activity	\$5 a month, after 60 days of inactivity
	External Transfers (Move Money Between Accounts)	\$1.50 for 3 day, \$3 for next day
	Pay Other People (Popmoney)	\$1 request/send for 3 day, \$3 for next day send
<b>Loans:</b>	Late Fee	\$22 (more than 10 days late)
	Lien Release Replacement Letter	\$10 Member/ \$20 Non-member
	Returned Payment/Advance	\$30
	Skip-A-Payment	\$25
<b>Misc:</b>	Copies & Receipts	.50 cents per page copied, .75 cents per mailed receipt
	Expedited Mailing/Delivery (member requested)	\$25
	Notary Service (non-member)	\$2

**Note:**

- The local ShareNet network is both fee- and surcharge-free
- The CO-OP ATM network is surcharge-free
- Surcharges may apply at other ATMs