

Fee Schedule

Overdraft:	Courtesy Pay*	\$30 per share draft/ACH/ Bill Pay/over-the-counter transaction \$20 per debit transaction with opt-in coverage, or per recurring transaction *(limit of \$150 per day)
	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

Payments:	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	\$20 (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	\$15 \$30 if drawn on own account
	Share Draft Replacement Check	\$10
	Stop Payment	\$20 - All payment types
	Wire Transfer- Incoming	No Cost
	Wire Transfer- Outgoing	\$20 Domestic \$40 International

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Effective date 9/1/19



A Guide to Account Fees

Accounts:	Appreciation	\$10 per month if below minimum balance
	Business Share Savings Account	\$5 per month. Waived if aggregate share balance is > \$2,000 or loan balance >\$5,000. Fee is deducted from Checking account, when added.
	Dormant account	\$15 per month (after 12 months of inactivity) \$50 (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(first), \$20 (subsequent) IRA Closed (within 12 months of opening date) - \$20 Legal Processing - \$30.00 per account Outdated Address/Returned Mail - \$10 Phone Transfer Using ACMG Staff - \$1.50 (waived for loan payments or deposits to Lucky Savers accounts) Reconciliation/Research -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
	Benefits Checking Service Fee	\$4.95 per month. Youth (ages 18-23) can select Benefits Checking for \$2.95 per month. Only available for personal accounts.
	Basic Checking Service Fee	\$1.95 per month. Fee waived for members up to age 23 or with active Military Direct Deposit. Not applicable to Business, Association or Estate accounts. Refunds available for dedicated members, ask for details.
	New Leaf Checking Service Fee	\$9.95 per month. \$7.95 per month with Direct Deposit, ask for details.
Cards:	ATM Usage Options:	<p>A - <u>Limited</u> -- 4 withdrawals & 2 inquiries per statement cycle, then \$1.75 per overage</p> <p>B - <u>Unlimited Withdrawals/Inquiries</u> -- \$14 per month</p> <p>C - <u>Regal Club</u> -- 12 withdrawals & 4 inquiries per statement cycle, then \$1.75 per overage</p>
	<p>Note:</p> <ul style="list-style-type: none"> The local ShareNet network is both fee- and surcharge-free The CO-OP ATM network is surcharge-free Surcharges may apply at other ATMs No charge from ACMG for cash-back at store checkout 	
	VISA Debit Card Replacement	\$10 (first), \$20 (subsequent), Expedited Card - \$35
	VISA Debit/Credit Card Foreign Transaction Fee	1% of the transaction amount
	VISA Debit/Credit:	Fraudulent Activity With Outdated Phone Information - \$10
eServices:	Bill Pay Expedited Payment	\$10 electronic, \$35 paper check
Loans:	Late Fee	\$22 (more than 10 days late)
	Returned Payment/Advance	\$30
	Skip-A-Payment: available for certain loans, ask for details.	\$25 per payment skipped. Available every 6 months upon request.
Misc:	Copies & Receipts	.50 cents per page copied, .75 cents per mailed receipt
	Expedited Mailing/Delivery (member requested)	\$25
	Notary Service (non-member)	\$2