

Payments:	Cashier's Check	\$1
	Certified Check	\$5
	Check Cashing	\$25 (non-member)
	Check Protest	\$25
	Foreign Check Collection	\$40, \$5 for Canadian
	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
	Replace Share Draft with Corporate Check	\$10
	Returned Check/ Payment Item	\$30 \$40 if drawn on own account
	Stop Payment	\$20 - All payment types
	Wire Transfer- Outgoing	\$25 Domestic \$50 International

Fee Schedule

1753 Milton Avenue Solway, NY 13209
 4800 South Salina Street Syracuse, NY 13205
 (315) 488-4433 or (800) 634-9239

www.acmgfcu.org

Effective date 3/1/22



A Guide to 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
	Miscellaneous:	Account Statement Copy - \$3 per month Copies and Mailed Receipts - \$1 per Expedited Mailing/Delivery (member requested) - \$35 Legal Processing - \$30.00 per account Outdated Address/Returned Mail - \$10 Phone Transfer Using ACMG Staff - \$1.50 (waived for loan payments) Reconciliation/Research - \$25 per hour
	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 - \$40 Instant Issue \$5 (first), \$10 (subsequent)
	VISA Debit/Credit Card Foreign Transaction Fee	1% of the transaction amount
VISA Debit/Credit:	Fraudulent Activity With Outdated Phone Information - \$10	

Loans:	Late Fee (more than 10 days late)	\$22 excluding Credit Card, Mortgage and Student Loans \$25 for Home Equity loan types
	Skip-A-Payment: available for certain loans, ask for details.	\$30 per payment skipped. Available every 6 months upon request.

Overdraft:	Courtesy Pay (maximum fees per day - \$150)	\$30 per share draft/ACH/Bill Pay/over-the-counter transaction \$20 per debit transaction with opt-in coverage, or per recurring transaction \$20 Collections Fee
	Non-Sufficient/Unavailable Funds	\$30 for each item returned
	Transfer from Savings	\$5