

**Achieve Financial Credit Union
Fee Schedule (effective 4/1/14)**

CHECKING ACCOUNT FEES	
Savings Overdraft Transfer	\$3.00/Transfer
Non-Sufficient funds (NSF) and Uncollected Funds (UCF)	\$25.00/Returned item \$5.00/Paid item, if account balance is negative less than \$25.00 \$25.00/Paid item, if account balance is negative \$25.00 or more
Overdraft Privilege	\$25.00/Returned item \$5.00/Paid item, if account balance is negative less than \$25.00 \$25.00/Paid item, if account balance is negative \$25.00 or more
Stop Payment	\$25.00/Request
OTHER SERVICE FEES	
Item Sent For Collection	\$25.00/Item
Wire Transfer (Outgoing/Domestic)	\$15.00/Transfer
Wire Transfer (Outgoing/Foreign)	\$35.00/Transfer
Teller's Check	\$2.00/Check
Deposited Item Return	\$15.00/Item
Account Reconciliation	\$20.00/Hour
Account Research	\$20.00/Hour
Statement Copy	\$3.00/Copy
Paper Statement Fee - fee waived under age 18 and over age 59	\$2.00/Statement
Dormant Account	\$10.00/Month Charged after one (1) year of inactivity
Account Closure	\$10.00/Account If account closed within six (6) months
Check Copy	\$5.00/Copy
Returned Mail	\$5.00/Month
IRA Transfer to Other Third Party	\$25.00/Transfer
Levy & Garnishment	\$25.00
Account Reference/Verification Letter	\$10.00
EFT FEES	
Card Replacement	\$10.00
Debit Card/ACH Savings Overdraft Transfer	\$3.00/Transfer
Debit Card/ACH - Non-Sufficient (NSF) and Uncollected Funds (UCF)	\$25.00/Returned item (ACH only) \$5.00/Paid item, if account balance is negative less than \$25.00 \$25.00/Paid item, if account balance is negative \$25.00 or more
Debit Card One-Time Overdraft Privilege	\$5.00/Paid item, if account balance is negative less than \$25.00 \$25.00/Paid item, if account balance is negative \$25.00 or more
Online Banking Check Copy	\$5.00/Copy
Online Banking Stop Payment	\$25.00/Item
Electronic Cash Service	\$10.00/Item
Same Day EFT Payment	\$8.00/Item
Expedited Check Payment	\$18.00/Item same day overnight

Fees for Overdrawing Accounts.

Fees for overdrawing your account may be imposed on each check, draft, item, and one-time debit transaction (if member has consented to overdraft protection plan for one-time debit card transactions), pre-authorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

For one-time debit card transactions you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Scheduled of Fees and Charges.

The rates and fees appearing with this Schedule are accurate and effective the date indicated on this Fee Schedule. If you have any questions or required current rate and fee information on your accounts, please call the Credit Union.