



Alabama Central Credit Union

Fee Schedule • Effective February 1, 2024

SHARE SAVINGS ACCOUNT FEES

Account Reinstatement	\$25.00
Early Account Closure Fee (if closed within sixty (60) days of opening)	\$25.00
Excessive Withdrawal (after six (6) withdrawals per month)	\$2.00 per withdrawal

CHECKING ACCOUNT FEES

Check Printing Fee	Prices vary according to style
Photocopy of Cancelled Check Fee	\$2.00 per item
Photocopy of Cancelled Check from Third Party Check Fee	\$ 5.00 per item
Counter Checks Fee	\$.50 per check

OTHER SERVICE FEES (applicable to all accounts)

Account Research Fee	\$10.00 per hour
ATM Withdrawal	\$2.50 at non-ACCU owned ATM's
Bad Address Fee	\$10 per quarter
Cash Advance - Member/Non-member	\$1.00/\$2.00 per occurrence
Certified or Official Check (if made payable to other than account owner)	\$2.00 per check
Coin System (unless deposited)	5% of total coin(s) received
Christmas Club Early Withdrawal	\$15.00 per withdrawal
Credit Union Service Center Withdrawal	\$3.00
Escheating Fee	\$25 per account
Inactive Account Fee (after 12 months)	\$10.00 per month
Loan Extension Fee	\$35.00 per item
Minimum Balance Violation	\$10.00 per month
NSF Fee and Courtesy Pay	\$25.00 per item
Official Check Replacement Fee	\$10.00 per check
Overdraft Transfer Fee	\$5.00 per event
Phone Transfer/Inquiry Fee	\$1.00 per call
Returned Item Fee	\$15.00 per item
Return Mail Fee	\$10.00 per occurrence
Special Handling or Record Production To Legal Action Fee	\$30.00 per hour/\$1.00 per paper or electronic page produced
Statement Copy Fee	\$1.00 per page
Stop Payment Fee	\$30.00 per item
Visa ATM/Debit Card Expedited Shipping	\$30 per card
Visa ATM/Debit Card Replacement Fee	\$15.00 per card
Visa Credit Card Expedited Shipping	\$30 per card
Visa Credit Card PIN Replacement Fee	\$2.00 per request
Visa Credit Card Replacement Fee	\$15.00 per card
Visa Gift Card	\$2.50 per card
Wire Transfer (Domestic) Fee	\$25.00 per wire
Wire Transfer (International) Fee	\$55.00 per wire

SAFE DEPOSIT BOXES

3 x 5	\$30.00 per year	3 x 10	\$40.00 per year
5 x 10	\$50.00 per year	10 x 10	\$100.00 per year

Late Payment	\$10.00
Change of Lock, Replacement Key	Actual cost
Drilling of Box	Actual cost

