



# Alabama Central Credit Union

## Fee Schedule • Effective January 1, 2019

### 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 four (4) 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
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
Inactive Account Fee (after 12 months with \$99.99 or less in shares) . . . . .	\$10.00 per month
Minimum Balance Violation . . . . .	\$10.00 per month
NSF Fee and Courtesy Pay . . . . .	\$30.00 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 PIN Replacement Fee . . . . .	\$2.00 per request
VISA ATM/Debit Card Replacement Fee . . . . .	\$15.00 per card
Visa Gift Card . . . . .	\$2.50 per card
Visa Credit Card Replacement Fee . . . . .	\$15.00 per card
Wire Transfer (Domestic) Fee . . . . .	\$25.00 per wire
Wire Transfer (International) Fee . . . . .	\$55.00 per wire

<b>SAFE DEPOSIT BOXES</b> 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, Drilling of Box, Replacement Key . . . . .	actual cost paid by CU		

**CREDIT UNION MEMBERSHIP SHARE** . . . . . \$5.00 par value

