

## Accounts

Business Share Savings Account	\$5/month Waived if aggregate share balance is > \$2,000 or loan balance >\$5,000.
Dormant Account	\$15/month (after 12 months of inactivity) \$50 (applies to 3 year dormant account - Abandoned Property)
Early Withdrawal	\$5 - Holiday Club
Miscellaneous	Below PAR notice (no response) – up to \$5 Copies and Mailed Receipts - \$1 per Expedited Mailing/Delivery (mbr request) - \$40 Legal Processing - \$30/account Outdated Address/Returned Mail - \$10 Phone Transfer Using ACMG Staff - \$1.50 (waived for loan payments) Reconciliation/Research - \$25/hour Statement Copy - \$3/month
Benefits Checking Service Fee	\$4.95/month \$2.95/month - Youth Accounts (ages 18-23) Only available for personal accounts.
Basic Checking Service Fee	\$1.95/month Fee waived - Youth Accounts (up to age 23) or members with active Military Direct Deposit. Not applicable - Business, Association, Estate accts Refunds available for dedicated members; ask for details

## Cards

<b>ATM Usage Options:</b> <ul style="list-style-type: none"> <li>ShareNet network – no fee/surcharge</li> <li>CO-OP ATM network – no surcharge</li> <li>Other networks - surcharges may apply</li> <li>No Charge from ACMG for cash-back at store checkout</li> </ul>	A - <u>Limited</u> -- 4 withdrawals & 2 inquiries per statement cycle, then \$1.75 per overage B - <u>Unlimited Withdrawals/Inquiries</u> -- \$14 per month C - <u>Regal Club</u> -- 12 withdrawals & 4 inquiries per statement cycle, then \$1.75 per overage
VISA Debit Card Replacement	\$10 (first), \$20 (subsequent) Instant Issue \$5 (first), \$10 (subsequent) Expedited Card - \$40
VISA Debit/Credit Card Foreign Transaction Fee	1% of the transaction amount
VISA Debit/Credit	Fraudulent Activity - Outdated Phone Information - \$10

## Loans

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

<b>Overdraft</b>	
Courtesy Pay (when checking account is drawn more than \$10 negative) 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 first time item is returned
Transfer from Savings	\$5
<b>Payments</b>	
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

Effective Date 3/1/24