

Fee Schedule

Account History Print Out (plus postage)	\$1.00/page
Account Reconciliation/Research.....	\$25.00(per hour)
Appreciation Account - Below Minimum Balance.....	\$10.00/month
ATM/Debit:	
Card Replacement.....	\$10.00
*Option A - Limited Transactions--Transactions in excess of 4 withdrawals/2 inquiries per statement cycle outside of ShareNet ATM Network	
	\$1.75/each
Option B - Unlimited Transactions (non-ShareNet)	
	\$14.00/month
*Starter (Age 17-25) & Regal Club	
Transactions in excess of 12 withdrawals/4 inquiries per statement cycle outside of ShareNet ATM Net work.....	
	\$1.75/each
Bill Payer Non-Activity.....	\$5.00/month
Business Account Service	\$5.00/month
(Waived if monthly aggregate share balance is greater than \$2,000 or if monthly aggregate loan balance is greater than \$5,000)	
Cashier's Check.....	\$1.00
Copy with purchase receipt (under 12 months old).....	\$2.00
	(over 12 months old).....\$6.00
Copy without purchase receipt.....	\$20.00
Certified Check.....	\$5.00
Check Cashing (non-member).....	\$15.00
Check Protest.....	\$25.00
Checks — Temporary (pack of 5).....	\$5.00
Closed Account Within 6 Months.....	\$25.00 or account balance if < \$25.00
Dormant Account (12 months or more).....	\$10.00/month
Duplicate Lien Release:	
Member.....	\$10.00
Non-member.....	\$20.00
Early Withdrawal (Christmas/Escrow).....	\$5.00
Escheatment/Abandoned Property (applies to 5-year dormant account).....	\$25.00
Expedited Delivery (member request).....	\$25.00
Fax (non-credit union business).....	\$2.00/page
Foreign Check Collection.....	\$20.00
Canadian.....	\$5.00
IRA Account Closed (within 12 months of open date)	\$20.00
Legal Processing	\$30.00/account
Loan Check :	
Copy with purchase receipt (under 12 months old).....	\$2.00
	(over 12 months old).....\$6.00
Copy without purchase receipt.....	\$20.00

Money Order	\$1.25
Copy with purchase receipt (under 12 months old).....	\$2.00
	(over 12 months old).....\$6.00
Copy without purchase receipt.....	\$20.00
Non-Sufficient/Unavailable Funds Return (Share drafts, ACH or POS) ..	\$30.00/item
Overdraft Privilege (Share drafts, ACH or POS).....	\$30.00/item
Collections Fee.....	\$15.00
Phone Transfer Using ACMG Staff.....	\$1.50
Photocopies (per page).....	\$.50
Re-establish Membership Within 6 Months	\$25.00
Re-establish Membership After 6 Months (if closed by credit union).....	\$25.00
Re-open Share Draft Checking Within 6 Months	\$20.00
Returned Check/Payment Item.....	\$10.00
	If drawn on own account.....\$30.00
Returned Mail — Outdated Address.....	\$7.50
Share Draft Copy (under 12 months old).....	\$2.00
	(over 12 months old).....\$6.00
Fax Copy (under 12 months old)	\$3.00
	(over 12 months old).....\$7.00
Share Draft Replacement Check.....	\$10.00
Share Overdraft Transfer.....	\$5.00
Statement Copy	\$2.50
Stop Payment:	
(Bill Payer Check, ACH, Cashier's Check, Loan Check, Money Order, Share Draft)....	\$18.00
Travelers Checks for Two	1/2 of 1% of Purchase
VISA Debit/Credit:	
Card Replacement	\$10.00
Charge Slip Copy	\$12.00
Expedited Card Replacement.....	\$25.00
Wire Transfers:	
Domestic.....	\$15.00
Foreign.....	\$40.00

* Allpoint Network transactions are outside of the ShareNet ATM Network

Effective date 4/15/2010

1753 Milton Avenue Solway, NY 13209
 Phone (315) 488-4433 Fax (315) 488-9201
 4800 S. Salina Street Syracuse, NY 13205
 Phone (315) 701-4466 Fax (315) 701-2488
 7545 Morgan Road Liverpool, NY 13090
 Phone (315) 457-9301 Fax (315) 457-3815


www.acmgfcu.org
 1-800-634-9239