

Associated Healthcare Credit Union

SERVICE CHARGE SCHEDULE

EFFECTIVE MARCH 1, 2023

SHARE ACCOUNT CHARGES

Money Market Minimum Balance	\$10.00/Month if minimum balance not maintained
Money Market Withdrawals	\$5.00 for every money market withdrawal after 6 per month
Monthly Inactivity	\$10.00/Month if Share account has no activity in a 1 year period with a balance under \$300.00 and no other Credit Union services (excluding minor accounts under the age of 18)
Early Account Closure (6 months or less after opening)	\$10.00

CHECKING ACCOUNT CHARGES

Overdraft*	\$35.00/Item
Return Item	\$35.00/Item (Max. \$175.00 per day)
Stop Payment Personal Checking	\$35.00/check (over the counter or by phone) \$25.00/check (self-initiated online)
Stop Payment Bill Pay	\$35.00
E-Z Checking Fee	\$4.95 if standard features are not chosen. Standard Features: Debit Card, Access*Online, E Statements
Check Printing	Prices may vary depending upon style
Debit Card Inactivity Fee	After 12 months of non-use; \$1 per month, for every 30 days of inactivity
Copy of Check	\$5.00/Check

ELECTRONIC FUNDS TRANSFER FEES

Non-proprietary ATM Withdrawal/Transfer	\$5.00/After the 4 free**
**4 Non-proprietary ATM Withdrawals	per Month Without a Charge
Return Item	\$35/ATM or ACH Item
Replacement Card	\$10.00/Card
Foreign Transaction Fee-ISA	2%
Express Card Delivery Fee	\$40.00

*Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means.

Please see below.

OTHER SERVICE FEES

Account Reconciliation	\$30.00/Hour, 1 hour minimum
Account Research	\$30.00/Hour plus retrieval fees, 1 hour minimum
Coin Currency Order Fee	\$0.25/Coin roll \$0.50/Currency strap
Statement Copy	\$5.00/Statement
Deposited Item Return	\$8.00/item
Fax/Photocopy Service	\$2.00/Page
Incorrect Address/Return Mail	\$15.00/Returned Statement
Wire Transfer: Incoming Outgoing Foreign Outgoing	\$15.00/Transfer \$35.00/Transfer \$65.00/Transfer
Propay Online Pmt. to Loan	\$4.95 by E-check or Debit Card
VISA Gift Cards	\$4.50 per card
VISA Re-loadable Card	\$4.50 per card \$5.00 per personalized card
VISA Cash Advance	2% or \$10 per advancement whichever is greater.
Telephone Transfer	\$2.00/Transfer
Replacement: Lien Release Mortgage Satisfaction	\$25.00/Release \$50.00/Satisfaction
Money Order	\$3.00/Money Order
Cashier's Checks	\$5.00/Check
History Printout	\$2.00/Page
Verification of Deposit	\$10.00/ Verification
Check Cashing	\$10.00/Check (Applies to all Non-members as well as members with no additional services and no matching funds)
Levy/Garnishments	\$75.00
Skip a Payment	\$35.00 each or 3/\$99.00
Mortgage Subordination	\$200.00
Loan Rewrite/Loan Extension	\$100.00 per extension
Loan Rate Step Down Fee	\$100.00 per loan (one time per term of loan)
Loan Coupon Book	\$20.00
Unperfected Title Fee	\$35.00/month
1098/1099 Copies	\$10.00
Mail Receipt Fee	\$2.00
ACH Origination Return Fee	\$10.00
Canadian Check Deposit	\$25.00

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If you have questions or require current rate information on your accounts, please call the credit union.



Federally
Insured by
NCUA