



6 Franklin Ave., PO Box 308, Clinton, NY 13323

Fee Schedule and Disclosure

Share Accounts (Savings) and Share Draft Accounts (Checking)

Account Activity Print (per page)	\$ 1.00
ACH Revoke	\$10.00
Copy of Prior Month's Statement (per page)	\$ 1.00
Dormant Account Fee (annual)	\$ 5.00
Inactive Share Fee (monthly)	\$ 5.00
Insufficient Funds (each item)	\$25.00
Bill Payment Insufficient Funds Surcharge (each item) .	\$15.00
Reg. D Transaction Fee (each, after 6 per month)	\$10.00
Photo Copy of Draft (each)	\$ 3.00
Research & Reconciliation (per hour)	\$10.00
Stop Payment on Draft	\$10.00
Uncollected Funds (each item)	\$10.00
Failure to Notify - Address Change (per statement cycle)	\$ 5.00
Courtesy Pay Fee.....	\$25.00
Courtesy Pay Collection Fee.....	\$30.00

Other Services and Charges

ACCESS-A-Bill (Bill Payment Service - per month) ...	FREE
ACCESS-A-Bill (after 6 mos. non-usage fee monthly)	\$5.00
Cancellation of Official Check	\$10.00
Check Collection Fee	\$20.00
Coin Machine Usage (20% of amount counted).....	Varies
Foreign Check Fee	\$10.00
Foreign Wire (incoming)	\$35.00
Foreign Wire (outgoing)	\$35.00
Holiday Club Early Closure	5.00
Item returned (each time)	\$25.00
Levy or Restraint Maintenance	\$50.00
Loan Cancellation	\$15.00
Money Market Savings Withdrawal Fee (each, after 6 per month)	\$10.00
Money Orders (maximum face value \$1,000)	\$ 1.00
Mortgage Discharge Filing Fee (per filing)	\$50.50
Notary Public (per Notary Act)	\$ 2.00
Official Checks (1 complimentary check per day)	\$ 1.00
Share Draft Protest	\$20.00
Wire Transfers (incoming)	n/c*
Wire Transfers (outgoing)	\$15.00
VISA Gift Card	\$3.00
Commercial Loan Document Preparation Fee	Our Cost

VISA Check Card / ATM / POS

Card Reactivation Fee.....	\$25.00
Transactions at ACCESS FCU ATMs	n/c*
Pin-Based Debit Fee	\$.25
Inquiries at Non ACCESS FCU ATMs (each)	\$ 1.00
Withdrawals at Non ACCESS FCU ATMs (each)	\$ 1.00
Change of Personal Identification Number (PIN)	\$ 2.00
Card Replacement	\$ 5.00
Rush Card Replacement Fee	\$55.00

*n/c = no charge

Effective: November 28, 2017



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