



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
Bill Payment Insufficient Funds Surcharge (each item)	\$15.00
Copy of Prior Month's Statement (per page)	\$ 1.00
Courtesy Pay Collection Fee	\$30.00
Courtesy Pay Fee (per transaction)	\$25.00
Dormant Account Fee (annual)	\$ 5.00
Failure to Notify - Address Change (per statement cycle)	\$ 5.00
Inactive Share Fee (monthly)	\$ 5.00
Insufficient Funds Fee (per item, each time presented)	\$25.00
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

VISA Check Card / ATM / POS

Card Reactivation Fee.....	\$25.00
Card Replacement	\$10.00
Change of Personal Identification Number (PIN)	\$ 2.00
Inquiries at Non ACCESS FCU ATMs (each) ...	\$ 1.00
Pin-Based Debit Fee	\$ 0.25
Rush Card Replacement Fee	\$55.00
Transactions at ACCESS FCU ATMs	n/c*
Withdrawals at Non ACCESS FCU ATMs (each)	\$ 1.00

Negotiable Instruments

Money Orders (maximum face value \$1,000) ...	\$1.00
Official Checks (minimum face value \$1,000) ...	\$3.00
<i>One complimentary official check or money order per day</i>	
Convenience Checks	
(per sheet, 4 checks per sheet)	\$1.00
<i>Two free sheets per calendar month</i>	

Other Services and Charges

ACCESS-A-Bill

Bill Payment Service - per month	FREE
After 6 mos. non-usage fee monthly.....	\$ 5.00
Cancellation of Official Check	\$ 10.00
Check Collection Fee	\$ 20.00
Check Deposit Fee (each, after 500 per month)	\$ 0.15
Coin Machine Usage (20% of amount counted)	Varies
Commercial Loan Document Preparation Fee ..	Our Cost
Domestic Wire Transfers (incoming)	n/c*
Domestic Wire Transfers (outgoing)	\$ 15.00
Foreign Check Fee	\$ 25.00
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
Mortgage Discharge Filing Fee (per filing)	\$ 50.50
Notary Public (per Notary Act)	\$ 2.00
Share Draft Protest	\$ 20.00

*n/c = no charge

Effective: January 1, 2025