



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 .....	\$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 (each item) .....	\$25.00
Photo Copy of Draft (each) .....	\$ 3.00
Reg. D Transaction Fee (each, after 6 per month) .....	\$10.00
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 .....	\$ 5.00
Change of Personal Identification Number (PIN) .....	\$ 2.00
Inquiries at Non ACCESS FCU ATMs (each) ...	\$ 1.00
Pin-Based Debit Fee .....	\$ .25
Rush Card Replacement Fee .....	\$55.00
Transactions at ACCESS FCU ATMs .....	n/c*
Withdrawals at Non ACCESS FCU ATMs (each) .....	\$ 1.00

## 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
Car Fax Report .....	\$ 10.00
Check Collection Fee .....	\$ 20.00
Coin Machine Usage (20% of amount counted)	Varies
Commercial Loan Document Preparation Fee ..	Our Cost
Foreign Check Fee .....	\$ 10.00
Foreign Wire (incoming) .....	\$ 35.00
Foreign Wire (outgoing) .....	\$ 35.00
Guaranteed Asset Protection (GAP) .....	\$195.00
Holiday Club Early Closure .....	\$ 5.00
Item returned (each time) .....	\$ 25.00
Levy or Restraint Maintenance .....	\$ 50.00
Loan Cancellation .....	\$ 15.00
Mechanical Repair Coverage .....	Varies
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

\*n/c = no charge

Effective: November 28, 2018