



FEE SCHEDULE

(Effective October 1, 2016)

ATM & VISA Check Card Services

ATM or VISA Check Card	
1st card issued	FREE
Replacement fee	\$8.00
Monthly fee	NONE
Card activity (per transaction)	
Armco CU ATMs	FREE
Foreign ATMs (in excess of 10/month)	\$1.00
Check Card fee per purchase	NONE

Checking Services

Check copy	
Accessed through online banking	FREE
Paper copy	\$3.00
Courtesy Pay	\$25.00
Minimum balance	NONE
Monthly service charge	NONE
Non-sufficient funds (NSF) fee	\$25.00
Overdraft Protection	
ACH, BillPay, per posted item	\$7.50
Checks, per day	\$7.50
Per check charge	NONE
Starter checks	FREE
Stop payment	\$20.00

Electronic Services

BillPay	FREE ¹
Direct deposit	FREE
E-alerts notification service	FREE
Mobile banking	FREE
Mobile deposit	FREE
Online banking	FREE
Payroll deduction	FREE
Tele-R-Phone	FREE

Loan Services

Guaranteed Asset Protection (GAP)	\$195.00
Home Equity	
Origination fee	\$150.00
Subordination fee	\$150.00
Rewrite fee (current Armco CU loans)	\$75.00
Late payment fee (% of payment)	5%
Mortgage ²	
Application fee	\$200.00
Pre-approval	FREE
Online loan closing	FREE
Personal line-of-credit annual fee	NONE

Other Services

Account research (per hour)	\$25.00
Certified checks	\$10.00
Christmas club early withdrawal fee	\$10.00
Coin machine	FREE ³
Collection fee	\$35.00
Dormant account (per month after 12 months)	\$5.00
Foreign check collection	VARIES
Garnishments	\$75.00
Loan payment by debit card	
Up to \$1,000	\$10.00
Over \$1,000	\$20.00
Money orders	\$2.00
Return deposit item	\$10.00
Tax levies & domestic relations	\$75.00
Trust account review by attorney	\$165.00
Undeliverable mail	\$5.00
VISA gift cards	\$2.50
Wire Transfers	
Incoming	\$10.00
Outgoing (Domestic)	\$20.00
Outgoing (International)	\$30.00

VISA Credit Card Services

Annual fee	NONE
Balance transfer fee	NONE
Card replacement fee	\$8.00
Cash advance fee	NONE
Late payment fee (if 20 or more days late)	\$15.00
Minimum finance charge	NONE
Over-the-credit limit fee	NONE
Purchase transaction fee	NONE
Returned check / NSF fee	\$25.00

¹A non-usage fee of \$10.00 per month will be assessed to your checking account if BillPay is not utilized for 90 consecutive days without written notice of cancellation to Armco CU.

²Closing costs vary based on loan type.

³Coin machine fee of 5% applies to non-members.

Get more information at
www.ArmcoCU.com or call us at:

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