



# BUSINESS SERVICES FEE SCHEDULE

(Effective October 1, 2020)

## Access Card Services

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

## Checking Services

Check copy	
Accessed through online banking.....	<b>FREE</b>
Paper copy.....	\$3.00
Courtesy Pay.....	\$25.00
Minimum balance.....	<b>NONE</b>
Monthly service charge.....	<b>NONE</b>
Monthly transaction fees <sup>1</sup>	
Up to 500 per month.....	<b>FREE</b>
Over 500 per month (each).....	\$25
Non-sufficient funds (NSF) fee.....	\$25.00
Overdraft Protection	
ACH, BillPay, per posted item.....	\$7.50
Checks, per day.....	\$7.50
Per check charge.....	<b>NONE</b>
Starter checks.....	<b>FREE</b>
Stop payment.....	\$20.00

## Electronic Services

Automatic transfers.....	<b>FREE</b>
BillPay.....	<b>FREE</b> <sup>2</sup>
e-Alerts notification service.....	<b>FREE</b>
e-Statements.....	<b>FREE</b>
Mobile banking.....	<b>FREE</b>
Mobile deposit.....	<b>FREE</b>
Online banking.....	<b>FREE</b>
Payroll deduction.....	<b>FREE</b>
Tele-R-Phone.....	<b>FREE</b>

## Other Services

Account research (per hour).....	\$25.00
Cash services	
Up to 50 rolls per month.....	<b>FREE</b>
Up to 50 straps per month.....	<b>FREE</b>
Over 50 rolls/straps per month (each).....	\$.05
Certified checks.....	\$10.00
Coin machine.....	<b>FREE</b> <sup>3</sup>
Collection fee.....	\$35.00
Dormant account (per month after 12 months).....	\$5.00
Foreign check collection.....	VARIABLES
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

<sup>1</sup> Transactions include: cash deposits/withdrawals, checks deposited, cleared checks, ACH debits/credits.

<sup>2</sup> A 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.

<sup>3</sup> Excessive usage fee may apply.

Get more information at [www.ArmcoCU.com](http://www.ArmcoCU.com) or call us at:

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