



# FEE SCHEDULE

(Effective June 1, 2020)

## ATM & Mastercard Debit 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
Debit 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>
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

BillPay .....	<b>FREE</b> <sup>1</sup>
Direct deposit.....	<b>FREE</b>
E-alerts notification service .....	<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>

## Loan Services

Guaranteed Asset Protection (GAP).....	\$265.00
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 <sup>2</sup>	
Application fee.....	\$200.00
Pre-approval .....	<b>FREE</b>
Online loan closing .....	<b>FREE</b>
Personal line-of-credit annual fee.....	<b>NONE</b>

## Other Services

Account research (per hour) .....	\$25.00
Certified checks .....	\$10.00
Christmas club early withdrawal fee.....	\$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

## VISA Credit Card Services

Annual fee .....	<b>NONE</b>
Balance transfer fee.....	<b>NONE</b>
Card replacement fee.....	\$8.00
Card rush fee .....	\$30.00
Cash advance fee .....	<b>NONE</b>
Late payment fee (if 20 or more days late) .....	\$15.00
Minimum finance charge .....	<b>NONE</b>
Over-the-credit limit fee.....	<b>NONE</b>
Purchase transaction fee.....	<b>NONE</b>
Returned check / NSF fee .....	\$25.00

<sup>1</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>2</sup>Closing costs vary based on loan type.

<sup>3</sup>Coin machine fee of 5% applies to non-members.

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

Main Office	724-284-2020
BC3 Campus	724-431-4702
Karns City	724-756-6700
Mars	724-779-9090