



BUSINESS SERVICES FEE SCHEDULE

(Effective March 1, 2024)

Access Card Services

Mastercard Debit Card	
1st card issued	FREE
Replacement fee	\$8.00
Card rush fee	\$30.00
Monthly fee	NONE
Card activity	
Armco CU ATMs	FREE
Foreign ATMs (in excess of 10/month)	\$1.00/transaction

Checking Services

Check copy	
Accessed through online banking	FREE
Paper copy (per copy)	\$3.00
Courtesy Pay (per item)	\$25.00
Minimum balance	NONE
Monthly service charge	NONE
Monthly transaction fees ¹	
Up to 500 per month	FREE
Over 500 per month (each)	\$.25
Non-sufficient funds (NSF) fee (per presentment)	\$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

Automatic transfers	FREE
BillPay	FREE ²
e-Alerts notification service	FREE
e-Statements	FREE
Mobile banking	FREE
Mobile deposit	FREE
Online banking	FREE

Other Services

Account research (per hour)	\$25.00
Cash services	
Up to 50 rolls per month	FREE
Up to 50 straps per month	FREE
Over 50 rolls/straps per month (each)	\$.05
Certified checks(per check)	\$10.00
Coin machine	FREE ³
Collection fee	\$35.00
Dormant account (per month after 12 months)	\$5.00
Foreign check collection	VARIABLES
Garnishments	\$100.00
Loan payment by debit card ⁴	
Up to \$1,000	\$10.00
Over \$1,000	\$20.00
Money orders (per money order)	\$2.00
Return deposit item (per item)	\$10.00
Tax levies & domestic relations	\$100.00
Trust account review by attorney	\$195.00
Undeliverable mail	\$5.00
VISA gift cards	\$2.50
Wire Transfers	
Incoming	\$10.00
Outgoing (Domestic)	\$20.00
Outgoing (International)	\$30.00

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

² 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.

³ Excessive usage fee may apply.

⁴ Max of two scheduled payments

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

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