



1916 Black River Blvd.
Rome, NY 13440
(315) 356-3000

FEE SCHEDULE

Checking Fees

Performance Checking
Minimum Balance..... \$ 4.00 per month
(If average daily balance falls below
\$1,000.00)

Prestigious Checking
Minimum Balance..... \$10.00 per month
(If average daily balance falls below
\$5,000.00)
Check Stop Payment
Unassisted (Telelink/Online/Kiosk)... \$10.00 each
Official Check (\$500.00 min)..... \$2.00
Unassisted
(Telelink/Online/Kiosk) No Fee

Automatic Overdraft Transfers from Savings

Over Three (3) Transfers (Per
Month) (i.e., O/D transfer fee)..... \$ 25.00 each
Lump sum charged at month
end

Other Checking Fees

NSF Items (i.e., Overdrawn)..... \$ 25.00 each
Items returned for insufficient/
uncollected funds
Check Collection..... \$ 20.00 each
Check Protest..... \$ 20.00 each
Check Stop Payment
Unassisted
(TeleLink/Online/Kiosk)..... \$ 10.00 each
Assisted (Branch/Call Center)..... \$ 20.00 each
ACH Authorized Revoke/Stop..... \$ 10.00 each
Official Check *Stop Payment..... \$ 10.00 each
Official Check Copy..... \$ 3.00 each
Official Check (\$500.00 min)..... \$ 2.00 each
Unassisted
(TeleLink/Online/Kiosk)..... No Fee
*available only when item is lost or
stolen

Research Requests

Copies of Checks, Slips, Etc..... \$ 2.00 each item
Account Research/Reconciliation.... \$ 10.00 per hour
Statement Copies..... \$ 2.00 each statement
Account History + and Copy..... \$ 1.00 per inquiry
(+ First inquiry per month is free)
Legal Paper Processing..... Varies based on circumstance

LOANLINER

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Money Market Fees

Minimum Balance..... \$ 4.00 per month
(If your average daily balance falls
below \$1,000.00)
Excessive Transaction..... \$ 4.00 each

American Express

Gift Cheques..... \$ 2.50 each
Gift Cards..... \$ 4.00 each
Travelers Cheques..... \$ 1.00 per \$100.00
Travelers Cheque for Two (2)..... \$ 1.50 per \$100.00

Wire Transfers

Bank to Bank Wire..... \$ 15.00 each

Western Union Money Order - Within the US

(WUMO)
\$1.00 to \$200.00..... \$ 23.50
\$200.01 to \$1,000.00..... \$ 33.50
\$1,000.01 to \$10,000.00..... \$ 43.50

Western Union Money Order - Outside the US

(WUMO)
\$1.00 to \$500.00..... \$ 25.00
\$500.01 to \$1,000.00..... \$ 35.00
\$1,000.01 to \$2,000.00..... \$ 50.00
\$2,000.01 to \$5,000.00..... \$ 60.00
\$5,000.01 to \$10,000.00..... \$ 75.00

VISA Check Card Fees

- ATM Withdrawal..... \$1.00/Each
At nonproprietary ATMs
- POS (pin based "debit")
Transactions..... \$0.25
- Replacement Card..... \$10.00/Card
- Non Sufficient Funds..... \$25.00/Item
- VISA PIN Reminder..... \$2.00
- DHL Delivery..... \$25.00
- Receipt Copies for HSA Debit
Card..... \$5.00/Each

Preauthorized EFT Fees

- Non Sufficient Funds..... \$25.00/Item

Online Bill Payment Service Fees

- Online Bill Payment Service..... \$2.95/Month
If no direct deposit
- Online Stop Payment..... \$25.00
- Automatic Stop Payment..... \$25.00
- Online Check Copy..... \$25.00
- Online Reactivation..... \$5.00
- Expedited Payment..... \$9.95

Online Bank to Bank Transfer Fees

- Transfer out of AmeriCU Account. \$2.95

Safe Deposit Box* Fees

3 x 5 Box..... \$ 29.36
3 x 10 Box..... \$ 40.24
5 x 10 Box..... \$ 40.24
10 x 10 Box..... \$ 40.24
Replace Lost Safe Deposit Box Key. \$ 12.00

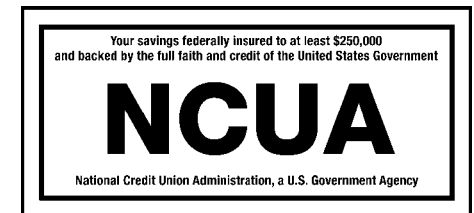
*Available only at Black River Blvd.,
Rome Branch Office

Miscellaneous Fees

Money Orders..... \$ 2.00 each
Third-Party* Check Cashing..... \$ 5.00
(*Member cashing a check for a
non-member)
Inactive Account/Maintenance..... \$ 2.50 per month
Dormant Acct. Processing..... \$ 5.00
Savings Only* - Check Cashing..... \$ 1.00 each
(*Waived with qualifying
relationship)
ACH Posting..... \$ 10.00
Address Correction..... \$ 2.00
Bad Address..... \$ 5.00 annually

All Fees subject to change at the discretion of
AmeriCU Credit Union.

EFFECTIVE DATE:



The information appearing in this Schedule is accurate as of the Effective Date indicated above on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.