



(602) 264-6421 | (866) 264-6421 | azcentralcu.org

## Consumer Fee Schedule

Effective 7/20/2023  
Federally Insured by NCUA

<b>Savings Accounts</b>	
Membership Reopen Fee	\$25.00/occurrence
Escheated Membership Fee	\$100.00
Inactive Membership Fee	\$10.00/Month
Money Market & H.S.A. Money Market	
Below Minimum Balance	\$15.00/Month
Excessive Withdrawal Fee	\$3.00 each (1st 3/month free max 6/month)
Single Service/Low Balance Fee	\$5.00/Month (waived if balance GT \$1,000 or w/ Direct Deposit)

<b>Checking Accounts</b>	
Simple Checking Monthly Fee*	\$10.00
*Monthly Fee waived with 2 of the following per month:	
> eStatements	
> 15 Visa Check card transactions (signature or PIN)	
> Direct Deposit of \$250.00/month	
> \$2,500.00 ADB of <b>all</b> deposit accounts	
> Aged 23 or younger	
> Includes FREE cleared checks	
Money Market Checking Monthly Fee**	\$15.00
**waived with ADB of \$5,000.00 or more in this account	
> Includes FREE Paper Statements	
> Includes FREE Cashier's Checks	
> Includes FREE cleared checks	
Health Savings Plan Annual Fee	\$20.00

<b>Non-Sufficient Funds, Overdraft Privilege &amp; Returned Deposit</b>	
Non-Sufficient Funds*	\$32.00
Overdraft Privilege	15% of transaction amount*
*Minimum Fee: \$8.00   Maximum Fee \$50.00	
Returned Deposit	
3rd party originated	\$10.00
Member originated	\$50.00

<b>ATMs, Check &amp; Credit Cards</b>	
Empty Envelope Deposit	\$25.00
Excessive ATM Withdrawals	\$2.00/withdrawal (1st 8 withdrawals @ non-ACCU ATMs per month free)
Plastic Card Replacement	Per Occurrence (1st free   2nd \$5.00   3 or more \$10.00)
Quik Money Card	
Initial Issue Fee & Monthly Fee	\$5.00
Visa Check Card Instant Issue Fee	\$5.00/card
Visa Receipt Copy	\$10.00
Visa Rush Order	\$20.00

<b>Stop Payment &amp; Misc Check Fees</b>	
Stop Payment Fee-all payment types	\$32.00
Stop Payment on Recurring	\$25.00
Visa Transactions-select merchants	
Check Printing	Varies
Copy of Paid Check	\$15.00
Check Cashing (single service members)	\$5.00
Foreign Item Collection	\$30.00
Cashier's Check Payable to Others	\$2.00

<b>Online Services</b>	
eBranch Online Access	Free
Online Bill Pay	Free
Mobile/Text Message Banking	Free (Carrier fees may apply)
Central Phone Banking	Free

<b>Funds Transfer</b>	
Payment by Phone Convenience Fee	\$10.00
Zelle®	Free
External Funds Transfers in eBranch	Free
Outgoing Wire	
Domestic-Preauthorized	\$15.00
Domestic	\$20.00
International	\$50.00
Returned Wire	\$10.00
Service Message	\$20.00
Western Union	Varies

<b>Miscellaneous Fees</b>	
Research	\$25.00/hour
Expedited Auto Lien Release	\$25.00
Legal Document Processing Fee	\$25.00 each
Paper Statement Fee	\$2.00/month
Statement Copies	\$2.00/stmnt
Undeliverable Address	\$10.00/month
Coin Deposited	5% of amount exceeding \$100/day
Indirect Lending New Account Processing	\$50.00
Mortgage Recast Fee	\$250.00
Mortgage Subordination Processing Fee	\$225.00

<b>Non-Member Fees</b>	
Check Cashing	\$5.00
Coin Acceptance-Guest Members	5%
Coin Acceptance-Non-Members	10%
Official Check (replace on-us check)	\$5.00

\*Non-Sufficient Fund Items May be Presented Multiple Times by Payee and a Fee Will Be Assessed at Each Presentment.