



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

Business Fee Schedule

Effective 5/16/2024

Federally Insured by NCUA

Savings Accounts

Membership Reopen Fee	\$25.00/occurrence
Escheatment Fee	\$100.00
Inactive Membership Fee	\$10.00/Month
Money Market	
Below Minimum Balance	\$15.00/Month
Excessive Withdrawal Fee	\$3.00 each (1st 3/month free)
Single Service/Low Balance Fee	\$5.00/Month (waived if balance GT \$1,000 or with Direct Deposit)

Checking Accounts

Classic Checking Monthly Fee	\$15.00
Checks Cleared	\$0.05/item
Checks Deposited	\$0.10/item
Value Checking Monthly Fee	\$10.00 (waived with ADB of \$1,500)
Checks Cleared/Deposited	\$0.25/item (1st 100 items/month free)

ATMs, Check & Credit Cards

Visa Currency Conversion Fee	Pass Thru from Visa
Excessive ATM Withdrawals	\$2.00 (At non-ACCU ATM, 1st 8 free)
Plastic Card Replacement	Per Occurrence (1st free 2nd \$5.00 3 or more \$10.00)
Visa Receipt Copy	\$10.00
Visa Rush Order	\$20.00

Online Services

eBranch Online Access	Free
Remote Deposit Service Fee	\$50.00/month
Online Bill Pay	Free
Mobile/Text Message Banking	Free (Carrier fees may apply)
Central Phone Banking	Free

ACHieve (Electronic Payments & Payroll)

One Time Fees	
Set-Up Fee	\$45.00
Security Token (per token)	\$25.00
Monthly Fees	
Origination Fee	\$45.00
Per Item Fee	\$0.10
Miscellaneous Fees	
Returned Item	\$32.00
Origination Reversal & Corrections (per file)	\$10.00
Rush Fee (requests after cutoff)	\$25.00

Stop Payment & Misc Check Fees

Stop Payment-all payment types	\$32.00
Stop Payment on Recurring	\$25.00
Visa Transactions-select merchants	
Check Printing	Varies
Copy of Paid Check	\$15.00
Deposit Correction	\$3.00
Foreign Item Collection	\$30.00
Cashier's Check Payable to Others	\$2.00

Currency Services

Currency Deposited (GT \$1,000)	\$0.05/\$100
Currency Withdrawal (GT \$1,000)	\$0.40/strap
Coin Deposited	5% of total deposit *waived for deposits less than \$100
Coin Withdrawn (per roll)	\$0.10

Funds Transfer (Non-ACH)

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

Miscellaneous Fees

Research	\$25.00/hour
Expedited Auto Lien Release	\$25.00
Legal Document Processing Fee	\$25.00 each
Notary Services	Free
Paper Statement Fee	\$2.00/month
Statement Copies	\$2.00/stmnt
Undeliverable Address	\$10.00/month

Non-Sufficient Funds & Returned Deposit

Non-Sufficient Funds Per Presentment*	\$32.00
Visa Check Card Overdraft Fee	\$30.00
Returned Deposit	
3rd party originated	\$10.00
Member originated	\$50.00

Non-Member Fees

Check Cashing	\$5.00
Cashier's 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.