



P.O. Box 34520 | Phoenix, AZ 85067

Consumer Fee Schedule

Effective 02/28/2026
Federally Insured by NCUA

Savings Accounts

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
Single Service/Low Balance Fee	\$5.00/Month
Make it FREE with monthly ADB balance of \$2,500 or more	

Checking Accounts

Simple Checking Monthly Fee	Free
Money Market Checking Monthly Fee	\$15.00
Make it FREE with monthly ADB of \$5,000.00 or more	
> Includes FREE Paper Statements	
> Includes FREE Cashier's Checks	
> Includes FREE cleared checks	
Health Savings Plan Annual Fee	\$20.00

Non-Sufficient Funds, Courtesy Pay & Returned Deposit

Non-Sufficient Funds Per Presentment*	\$32.00
<i>*Non-Sufficient Fund Items may be presented for payment multiple times by the Payee and a fee will be assessed at every presentment.</i>	
Courtesy Pay	15% of transaction amount
Minimum Fee: \$8.00 Maximum Fee \$50.00	
Returned Deposit	
Member originated	\$50.00

ATMs, Check & Credit Cards

Visa Currency Conversion Fee	Pass Thru from Visa
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	
Visa Check Card Instant Issue Fee	\$5.00/card
Visa Rush Order	\$50.00
Quik Money Card Monthly Fee	\$5.00
Retired Product: Only available to existing users	

Non-Member Fees

Check Cashing	\$5.00
Cashier's Check (replace on-us check)	\$5.00

Stop Payment & Misc Check Fees

Stop Payment Fee-all payment types	\$32.00
Stop Payment on Recurring Visa Transactions	
at select merchants	\$32.00
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

Online Services

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

Funds Transfer

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

Miscellaneous Fees

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 total deposit
FREE for NextGen members & deposits less than \$100	
Indirect Lending New Account Processing	\$50.00
Skip A Pay (Terms Apply)	\$25.00
Deed of Release	\$40.00
Mortgage Recast Fee	\$250.00
Mortgage Subordination Processing Fee	\$225.00