

| Other Fees & Services | |
|---|-------------------------|
| Official Check | \$6 each |
| Returned Deposited or Cashed Items or Returned Loan Payments | |
| Account owner | \$34 each |
| Non-account owner | \$15 each |
| Check Cashing | |
| If current aggregate balance is more than \$250 | FREE |
| Non-members | \$5 each |
| Temporary Checks | |
| Printed in-branch | \$5/sheet |
| Coin Processing/Loose Coins | |
| | 10% of total |
| Rolled Coin | |
| Per roll purchased. | 10¢ per roll |
| Strapped Bills | |
| Per strap purchased. | 50¢ per strap |
| Escheat Processing Fee | \$25 |
| Bad Address Processing Fee | \$10 monthly |
| Collection Item or Foreign Check | Varies |
| Garnishment or Levy | \$100 per occurrence |
| Verification of Deposit | \$15 each |
| Expedited/Overnight Document Service | \$40 each |
| Duplicate Title | Varies |
| Loan Pay-off Document Processing** | \$250 + recording costs |
| Medallion Signature Guarantee STAMP | \$25 |
| Night Depository Services | |
| \$1 per bag drop | |
| Tamper-proof bags | 50¢ each |
| Additional/replacement key | \$10 |

* Additional fees may be charged by other institutions for items such as wire transfers, foreign check collection, etc.

** Borrower responsible for any third party or attorney costs.

*** Contact your local branch for availability.

| Safe Deposit Boxes | |
|------------------------------|--------------------------|
| Safe Deposit Boxes*** | Annual Rental Fee |
| 3 x 5 | \$50 |
| 3 x 10 | \$65 |
| 5 x 10 | \$90 |
| 10 x 10 | \$125 |
| Drilling Fee | Varies |
| Late Payment | \$25 after 30 days |
| Inventory of Box Contents | \$25/hour |
| Drilling fee may apply. | |

Many locations to serve you.

For locations and hours call
727.431.7680
800.593.2274

or visit
achievacu.com

P.O. Box 1500
Dunedin, FL 34697

For additional business fees, visit
www.achievacu.com/BusinessFees

Business Schedule of Fees

Effective June 20, 2023



Insured by the NCUA. Equal Housing Lender.

June 2023 | 0146

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BANKING FOR GOOD™

| Accounts | |
|---|---|
| Business Savings | |
| Minimum account opening balance is \$1 | No monthly maintenance fee when minimum balance is met |
| If less than \$250 in combined balances | \$10 monthly maintenance fee |
| Performance Money Market | |
| Minimum to earn interest is \$5,000 | No minimum to open and no monthly maintenance fee When minimum balance is met. |
| Balance below \$5,000 | \$12 monthly maintenance fee |
| Essential Checking | |
| No minimum balance | No monthly maintenance fee |
| 200 free deposited items included per month | 35¢ per deposited item after 200 |
| Account Analysis Checking | |
| No minimum to open | |
| Balance below \$5,000 | \$15 monthly maintenance fee |
| 300 free deposited items included per month | 35¢ per deposited item after 300 |
| Performance Interest Checking | |
| Grandfathered Account Analysis feature. No interest earned on grandfathered accounts. | |
| No minimum to open | |
| Balance below \$5,000 | \$15 monthly maintenance fee |
| 300 free deposited items included per month | 35¢ per deposited item after 300 |
| Community Checking | |
| For club and association accounts only. | |
| No minimum balance | No monthly maintenance fee |
| 500 free deposited items included per month | 35¢ per deposited item after 500 |
| Zero Balance Account (ZBA) | |
| Set up fee | FREE |
| Monthly Maintenance Fee | \$ 12.00 per ZBA |
| Interest on Trust Accounts (IOTA) | |
| Available for lawyers and law offices. | |
| No minimum balance and no monthly maintenance fee | |
| Deposited items | Unlimited |
| Cash deposits | Unlimited |
| Cash Deposit Fee | |
| (Applies to all business checking accounts except IOTA) | |
| | \$20,000 in monthly deposits free then 25¢ per \$100 in deposits |
| Lifetime Membership Fee | \$15 One-time, non-refundable |
| Inactive Account | \$10 monthly |
| After 12 months of inactivity and a balance of \$250 or less. | |
| Early Account Closure Fee | \$25 per occurrence |
| Within 180 days of opening. | |
| Remove Joint Owner from Account | \$25 |

| FREE Services | |
|---|------|
| MoneyLine | FREE |
| Phone account access. | |
| Consumer Online Banking | FREE |
| Reserved for sole proprietor. | |
| Business Online Banking w/Bill Pay | FREE |
| Requires business tax ID. | |
| Online Bill Pay | FREE |
| e-Statements & Alerts | FREE |

| Account Services | |
|--|------------------------|
| Business Money Market Account (MMA) Sweep Fee | |
| Set up fee | FREE |
| Monthly Sweep Fee | \$25.00 |
| Aggregated Electronic Check images | \$3/statement |
| Printout | \$5 each |
| Statement copy, check copy, tax forms, or account history | |
| Online Banking Copies | FREE |
| Non-Sufficient Fund (NSF) Items | \$34 each |
| Courtesy Pay Fee | \$34 each |
| ACH, ATM, check, debit, POS | |
| Stop Payment | \$34 each |
| Service available online. | |
| Account Research and/or Reconciliation | \$25/hour (1-hr. min.) |
| Includes network or ATM camera photos, fraud research, loan audit. | |

| ATM, Debit & Credit Card | |
|---|--------------------------|
| Transactions at Achieva ATMs | FREE |
| (Deposits from non-Achieva accounts, including shared branches, not accepted) | |
| ATM Deposit Adjustment | \$5 each |
| Transactions or inquiries at non-Achieva ATMs | \$2.50 each |
| Non-negotiable/False/Empty Envelope ATM Deposit | \$35 each |
| Foreign Transaction Fee | 1% of transaction amount |
| (For international ATMs and merchant purchases) | |
| Replace Credit or Debit Card | FREE |
| Expedited Charge | \$25 per card |

| Treasury Management Access Package | |
|---|------|
| Monthly Fee | \$10 |
| Package Includes: | |
| <ul style="list-style-type: none"> User Entitlements | |

| Treasury Management Advantage Package | |
|---|-----------------------------------|
| Monthly Fee | \$39 |
| Package Includes: | |
| <ul style="list-style-type: none"> User Entitlements 50 Free Online Banking ACH Transactions per Month Online Banking Domestic Wire Origination Online Banking International Wire Origination | |
| | 35¢ per ACH after 50 transactions |
| | \$10 each |
| | \$30 each |

| Remote Deposit Capture | |
|---|--|
| Set up fee | \$50 |
| Scanner rental fee | \$0 (one scanner rental) |
| <i>Additional scanner fee priced upon request. To purchase a scanner request a quote or use own qualifying scanner.</i> | |
| Service charges Up to 2 accounts | \$45 monthly |
| 3-5 accounts | \$65 monthly |
| Over 5 accounts | \$65 plus \$10 additional per account, per month |
| Deposited item processing fee | First 50 items per month free, then 35¢ per item |

| ACH Services | |
|--|-----------|
| In Branch ACH Origination & Termination | FREE |
| electronic debits & credits | |
| ACH Rejection Fee | \$5 |
| ACH Stop Payment | \$34 each |

| Wire Transfers | |
|-------------------------------|-----------|
| Domestic Incoming | \$12 each |
| Domestic Outgoing | \$25 each |
| International Incoming | \$12 each |
| International Outgoing | \$50 each |