FEES AND CHARGES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Savings / Checking Accounts	
Account Balance Assistance	$25/hr.
Copy of a draft (check)	$2.00
Deposited Checks (and other items returned unpaid)	$32.00
Nonsufficient Funds (per item and per re-presented item)	$32.00
Optimum Checking Low Balance (if balance falls below $500)	$2/month
Overdraft Privilege* (per item and per re-presented item)	$32.00
Stop Payment (ACH or Check)	$32.00
Temporary Checks (price per sheet)	$2.00
Wire Transfer – Outgoing	$20.00
Wire Transfer – Incoming	$10.00
Online payment made with Non-True Sky debit card	$10.00
Foreign ATM Transactions (per transaction)	$1.00
Cashier's Check	$3.00
Money Market fee for withdraw under $500.00	$15.00

Top Brass Accounts	
Wire Transfer - Outgoing	$5.00
Wire Transfer - Incoming	$5.00
Stop Payments (ACH or Check)	$5.00
Checks 50% price discount per box	
No fee Cashier's Checks	

Business Accounts	
ACC Membership Enrollment	$79.00
Small Business Checking	$10/month

Loan Payments	
Return Check or ACH*(per item)	$32.00

Other Items	
Account Research (one hour minimum)	$25/hr. & $0.50/page
Collection Item (incoming)	$10.00
Coin Machine - for non-members only	10% of total
Verification of Deposit/Mortgage	$15.00
Paper statement fee per statement cycle (excludes Real Estate, Top Brass, and Visa)	$2.00 personal $5.00 business
Early Closing (within 6 months of opening)	$25.00
Debit Card Replacement Fee	$8.00
Inactive Account An account is considered inactive if, for 12 months, no withdrawals or deposits (other than credited dividends) have been made to the account. Account is dormant if, for 24 months, no withdrawals or deposits (other than credited dividends). Accounts with a balance of more than $200 and an active certificate of deposit, IRA, or loans will not be assessed the inactive fee.	$5/month

Safe Deposit Box (size and annual rent)	
3 x 5 Box	$20.00
3 x 10 Box	$30.00
5 x 10 Box	$40.00
10 x 10 Box	$65.00
One lost key	$25.00
Two lost keys (requires box to be re-drilled plus replacement keys)	Actual Cost

*Overdrafts are generally applied to the available balance in the account and not the actual balance. See "Payment Order of Items" in the Terms and Conditions of your account for more information.

REV. 06.2024

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AIB-TIS-CU-P 6/1/2022 3r,8d Custom TCM-41CUy,2bn,4t 202239993-010