



**ARKANSAS HEALTH CENTER**

*Federal Credit Union*

**SCHEDULE OF FEES AND CHARGES**

**EFFECTIVE MAY 01ST 2013**

<b><u>Description</u></b>	<b><u>Fee</u></b>
Excessive Share Withdrawal Fee	\$5.00 ( Per Item if more than four (4) withdrawals per quarter )
Christmas Share Account Early Withdrawal Fee	\$10.00
Abandoned Share Draft Fee	\$5.00 per month
Abandoned Share Acct Fee	\$5.00 per quarter
Inactive Share Account Fee	\$5.00 per quarter ( balance of \$50.00 or less and no activity for one year )
Return Deposit Check Fee	\$25.00
Overdraft Fee (auto overdraft)	\$5.00
Check Photo Fee	\$3.00
Stop Payment Fee	\$25.00
NSF Returned Item Fee	\$25.00
NSF Paid Item Fee	\$25.00
NSF ACH Loan Payment Fee	\$10.00
Acct. Closure Fee	\$10.00 (If closed within 60 days of opening)
Direct Deposit Acct Fee	\$1.00 Per each withdrawal
Check Cashing Fee	\$2.00 to \$35.00 (Depending on type of check to be cashed)
Check Cashing Fee (Non-members)	\$5.00 per check
Transaction Print Out Fee	\$1.00 per page
Wire Transfer Fee	\$20.00
Third Party Check Fee	\$2.00/if we mail it \$3.00
Loan Application Fee	\$10.00 per applicant



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Loan Late Payment Fee	over 10 days- \$20.00
Fax Fee	\$1.00 per page
Skip a Payment Fee	\$25.00 per loan
Telephone Transfer Fee	\$1.00 per transfer
Debit card Replacement Fee	\$5.00
Title/UCC Filing Fee	\$10.00 to \$16.00
Statement Copy Fee	\$5.00
Levy/Garnishment Request Fee	\$50.00