

	Fee
Savings Account	IDProtect™ \$3 per month
Checking Account	Check Copy: Member Check, Official Check or ACH Check \$5
	Check Orders (Members age 62 and over receive one box FREE*) Varies
	Check/ACH Presented on a Closed Account \$35
	Courtesy Coverage/Courtesy Coverage Plus \$35
	Non-Sufficient Funds Check, ACH Item, or Debit Card Transaction \$35
	Overdraft Transfer (From Primary Share Account or Line of Credit) \$5
	Premier Checking Account Maintenance (For minimum daily balances that fall below \$2,500) \$25/month
	Stop Payment: Member Check, Official Check or ACH \$35
ATM	ATM Deposits FREE
	ATM Transactions In Network (Arbor Financial, CO-OP) FREE
	ATM Transactions Out of Network: Transfers, withdrawals, balance inquiries (Non Arbor Financial, Non CO-OP) \$3
	Non-Sufficient Funds ATM Withdrawal \$35
General/Miscellaneous	ACH Set-Up (one time or recurring) or Changes to Existing \$30
	Account Research/Balancing (Min. 1 hr.) \$25/hr.
	Collection of Non U.S. Funds Check (Min. \$20 Fee) Varies
	Escheat Account \$100
	Gift Cards \$4 each
	IRA Transfer to Another Financial Institution \$35
	Lost Debit Card Replacement \$3
	Medallion Signature Guarantee \$25 per document
	Money Orders/Official Checks \$3 each
	Non-Relationship Account (After 90 days of membership) (Exempt Members 23 and younger, members with combined balances of over \$250, members with an active CD, checking, IRA, loan, or mortgage) \$10/month
	Paper Statement Delivery (Fee does not affect members age 17 and younger or age 62 and over) \$5 per account, per statement cycle
	Returned Item presented on Arbor Financial Account \$35
	Returned Mail \$10 per item
	Special Mailing Requests (FedEx, UPS, etc.) \$30
	Statement Copy \$5 per statement cycle
	Verification of Deposit \$10
Wire Transfer (Incoming) \$5	
Wire Transfer (Outgoing – Domestic) \$30	

* One box of Custom Creation checks per calendar year.
Effective November 15, 2021. All fees are subject to change at any time.

