

	Fee
Savings Account	IDProtect™ \$3 per month
Checking Account	Check Copy: Member Check, Official Check or ACH Check
	Check Orders (Members age 62 and over receive one box FREE*)
	Check/ACH Presented on a Closed Account
	Counter Checks
	Courtesy Coverage/Courtesy Coverage Plus
	Non-Sufficient Funds Check, ACH Item, or Debit Card Transaction (Per Presentment)
	Overdraft Transfer (From Primary Share Account or Line of Credit)
	Premier Checking Account Maintenance (For minimum daily balances that fall below \$2,500)
	Stop Payment: Member Check, Official Check or ACH
ATM	ATM Transactions In Network (Arbor Financial, CO-OP)
	ATM Transactions Out of Network
	Non-Sufficient Funds ATM Withdrawal
General/Miscellaneous	Account Research/Balancing (minimum one hour.)
	ACH Set-Up (one time or recurring) or Changes to Existing
	Collection of Non U.S. Funds Check (Min. \$20 Fee)
	Inactive Account
	Escheat Account
	IRA Transfer to Another Financial Institution
	Levy, Garnishment
	Debit Card Replacement
	Loan Coupons
	Loan Skip Pay
	Medallion Signature Guarantee
	Money Orders/Official Checks
	Non-Relationship Account (After 90 days of membership) (Exempt: Members 23 and younger, primary members with total savings and loan balances of more than \$250.
	Paper Statement (Fee does not affect members age 17 and younger or age 62 and over)
	Returned Item presented on Arbor Financial Account
	Returned Mail
	Special Mailing Requests (FedEx, UPS, etc.)
	Statement Copy
	Verification of Deposit
	Wire Transfer (Incoming)
	Wire Transfer (Outgoing – Domestic)

\* One box of Custom Creation checks per calendar year.  
Effective January 1, 2023. All fees are subject to change at any time.

www.arborfcu.org | 269.375.6702 | 800.442.7340

