

**ARKANSAS HEALTH CENTER FEDERAL CREDIT UNION**  
**SCHEDULE OF FEES AND CHARGES**

**EFFECTIVE January 1<sup>st</sup>, 2023**

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  
-with 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 - \$5.00  
-Per month

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

Paper Statement Fee-\$2.00 per month/quarter  
(65 years of age or younger)

Wire Transfer Fee - \$20.00

Third Party Check Fee - \$2.00/if we mail it \$3.00

Loan Request Fee - \$25.00 per loan

Loan Late Payment Fee – over 10 days- \$25.00

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