

## Other Fees & Services

### Night Depository Services

\$1 per bag drop	
Tamper-proof bags	50¢ each
Additional/replacement key	\$10

## Safe Deposit Boxes

Safe Deposit Boxes***	Annual Rental Fee
3 x 5	\$50
3 x 10	\$65
5 x 10	\$90
10 x 10	\$125
Drilling Fee	Varies
Late Payment	\$25 after 30 days
Inventory of Box Contents	\$25/hour
Drilling fee may apply.	

### Many locations to serve you.

For locations and hours call  
800.593.2274

or visit  
[achievacu.com](http://achievacu.com)

P.O. Box 1500  
Dunedin, FL 34697

For additional business fees, visit  
[www.achievacu.com/BusinessFees](http://www.achievacu.com/BusinessFees)

# Business Schedule of Fees

**Effective May 1, 2026**

\* Surcharge-free transaction are available for debit and ATM card holders of participating credit unions.

\*\* Additional fees may be charged by other institutions for items such as wire transfers, foreign check collection, etc.

\*\*\* Contact your local branch for availability.



Insured by the NCUA. Equal Housing Lender.

Accounts	
<b>Business Savings</b>	
Minimum account opening balance is \$1	No monthly maintenance fee when minimum balance is met
If less than \$250 in combined balances	\$10 monthly maintenance fee
<b>Performance Money Market</b>	
Minimum to earn interest is \$5,000	No minimum to open and no monthly maintenance fee When minimum balance is met.
Balance below \$5,000	\$12 monthly maintenance fee
<b>Essential Checking</b>	
No minimum balance	No monthly maintenance fee
200 free deposited items included per month	35¢ per deposited item after 200
<b>Performance Interest Checking</b>	
No minimum to open	
Balance below \$5,000	\$15 monthly maintenance fee
300 free deposited items included per month	35¢ per deposited item after 300
<b>Community Checking</b>	
For club and association accounts only.	
No minimum balance	No monthly maintenance fee
500 free deposited items included per month	35¢ per deposited item after 500
<b>Zero Balance Account (ZBA)</b>	
Set-up Fee	FREE
Monthly Maintenance Fee	\$ 12.00 per ZBA
<b>Interest on Trust Accounts (IOTA)</b>	
Available for lawyers and law offices.	
No minimum balance and no monthly maintenance fee	
Deposited items	Unlimited
Cash deposits	Unlimited
<b>Cash Deposit</b>	\$20,000 in monthly deposits free then 25¢ per \$100 in deposits
(Applies to all business checking accounts except IOTA)	
<b>Lifetime Membership Fee</b>	\$0
<b>Inactive Account Fee</b>	\$15 monthly
After 12 months of inactivity and a balance of \$250 or less.	
<b>Early Account Closure Fee</b>	\$25 per occurrence
Within 180 days of opening.	

## FREE Services

<b>Business Online Banking</b>	FREE
Requires business tax ID.	
<b>Online Bill Pay</b>	FREE
<b>e-Statements &amp; Alerts</b>	FREE

Autobooks	
Monthly Fee	Free
Incoming Credit Card Payment	3.49% of transaction
Incoming ACH Payment Transaction	1.00% of transaction

Account Services	
<b>Business Online Banking with Entitlements</b>	\$10 monthly fee
<b>Printout</b> Statement copy, check copy, tax forms, or account history	\$5 each
<b>Paper Statement Fee</b>	\$3
<b>Non-Sufficient Fund (NSF) Items</b> Items \$5 or less will not receive a fee	\$35 each
<b>Courtesy Pay Fee</b> ACH, ATM, check, debit, POS Items \$5 or less will not receive a fee	\$35 each
<b>Stop Payment Fee</b> Service available online.	\$35 each
<b>Account Research and/or Reconciliation</b> Includes network or ATM camera photos, fraud research, loan audit.	\$25/hour (1-hr. min.)

ATM, Debit & Credit Card	
<b>Transactions at Achieva ATMs</b> (Deposits from non-Achieva accounts, including shared branches, not accepted)	FREE* Also at Publix® Presto! and COOP locations
<b>ATM Deposit Adjustment</b>	\$10 each
<b>Transactions or inquiries at non-Achieva ATMs</b>	\$3.50 each
<b>Non-negotiable/False/Empty Envelope ATM Deposit</b>	\$35 each
<b>Foreign Transaction Fee</b> (For international ATMs and merchant purchases)	2% of transaction amount
<b>Replace Credit or Debit Card</b>	\$8
<b>Expedited Charge</b>	\$32 per card

Treasury Management Services	
<ul style="list-style-type: none"> <li>Remote Deposit Capture</li> <li>Positive Pay Fraud Protection</li> <li>ACH Origination and Payments</li> <li>Business Money Market Account Sweep</li> <li>Merchant Credit Card Services</li> </ul>	
<b>For more details on Treasury Management Services email <a href="mailto:businessbankingservices@achievacu.com">businessbankingservices@achievacu.com</a> or call 727-431-7662</b>	

ACH Services	
<b>In Branch ACH Origination &amp; Termination</b> Electronic debits & credits	FREE
<b>ACH Rejection Fee</b>	\$20
<b>ACH Stop Payment Fee</b>	\$35 each

Wire Transfers	
<b>Domestic Incoming**</b>	\$15 each
<b>Domestic Outgoing</b>	\$25 each
<b>International Incoming**</b>	\$18 each
<b>International Outgoing</b>	\$50 each

Other Fees & Services	
<b>Official Check</b>	\$8 each
<b>Returned Deposited or Cashed Items</b>	
Account owner	\$35 each
Non-account owner	\$16 each
<b>Check Cashing</b>	
If current aggregate balance is more than \$250	FREE
Non-members	\$5 each
<b>Temporary Checks</b> Printed in-branch	\$5/sheet
<b>Coin Processing/Loose Coins</b>	10% of total
<b>Rolled Coin</b> Per roll purchased.	10¢ per roll
<b>Strapped Bills</b> Per strap purchased.	50¢ per strap
<b>Escheat Processing Fee</b>	\$60
<b>Bad Address Processing Fee</b>	\$10 monthly
<b>Collection Item or Foreign Check</b>	Varies
<b>Garnishment or Levy</b>	\$100 per occurrence
<b>Verification of Deposit</b>	\$20 each
<b>Expedited/Overnight Document Service</b>	\$40 each
<b>Medallion Signature Guarantee STAMP</b>	\$25