

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 (drilling fee may apply)	\$25/hour

- \* Surcharge-free transactions 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.

### 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 fees, visit  
[www.achievacu.com/fees](http://www.achievacu.com/fees)

# Consumer Schedule of Fees

**Effective May 1, 2026**



Insured by the NCUA. Equal Housing Lender.

May 2026 | 0145

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BANKING FOR  
GOOD™

Accounts	
<b>Consumer Savings</b> Minimum to open is \$1	No monthly maintenance fee
<b>Consumer Premium Savings</b> Minimum to earn interest is \$1	No monthly maintenance fee
<b>Health Savings Account (HSA)</b>	No monthly maintenance fee
<b>Premier Money Market</b> Minimum to earn interest is \$2,000	No monthly maintenance fee
<b>Relationship Money Market</b> Minimum to earn interest is \$25,000	No monthly maintenance fee
<b>Consumer Indexed Money Market</b> Minimum to earn interest is \$10,000 Subject to Excess Transaction Fee	\$15 monthly (waived if avg. balance exceeds \$10,000)
<b>Achieva Checking Platinum Plus</b> Best in class benefits, best interest rate	\$8 monthly
<b>Achieva Checking Plus</b> Premium benefits, earn high-yield interest	\$5 monthly
<b>Achieva Checking</b>	No monthly maintenance fee
<b>Lifetime Membership Fee</b>	\$0
<b>Inactive Account</b> After 12 months of inactivity	\$15 monthly
<b>Early Account Closure Fee</b> (within 180 days of opening)	\$25 per occurrence
<b>Remove Joint Owner from Account</b>	\$25
<b>Excess Transaction Fee</b> Applicable to Consumer Indexed Money Market only	\$5 per occurrence over 5

FREE Services	
<b>Online Banking</b>	FREE
<b>Online Bill Pay</b>	FREE
<b>eStatements &amp; Alerts</b>	FREE

Account Services	
<b>Printout</b> Statement copy, check copy, tax forms, or account history	\$5 each
<b>Paper Statements</b> FREE for Checking Plus and Platinum Plus members	\$3
<b>Return Item (NSF) Fee</b> (Returned non-sufficient funds items)	
• Returned items of less than \$5	\$0 each
• Returned items of less than \$25	\$10 each
• Returned items of \$25 or more	\$30 each
<b>Courtesy Pay Fee</b>	
• Paid items of less than \$5	\$0 each
• Paid items of less than \$25	\$10 each
• Paid items of \$25 or more	\$30 each
(Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means)	
<b>Stop Payment</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
<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

ACH Services	
<b>ACH Origination &amp; Termination</b> (Electronic debits & credits)	FREE
<b>Originated ACH Return Fee</b>	\$20
<b>ACH Stop Payment</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> FREE for Checking Plus and Platinum Plus members	\$8 each
<b>Returned Deposit or Cashed Items</b>	
• Account owner	\$35 each
• Non-Account owner	\$16 each
<b>Check Cashing</b>	\$5 each
• 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</b>	
• Members (personal use)	FREE
• Non-members	10% of total
<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>	\$16 each
<b>Expedited/Overnight Document Services</b>	\$40 each
<b>Duplicate Title</b>	Varies
<b>HSA/IRA Processing Fee</b> (when transferred to another institution)	\$35
<b>Medallion Signature Guarantee STAMP</b> Waived for Achieva Wealth Advisor clients	\$25