

	Fee
<b>Savings Account</b>	
IDProtect™	\$3 per month
<b>Checking Account</b>	
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	\$35
NSF 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
<b>ATM</b>	
ATM Deposits	FREE
ATM Transactions In Network (Arbor Financial, Co-Op or Fifth Third "Jeanie")	FREE
ATM Transactions Out of Network: Transfers, withdrawals, balance inquiries (Non Arbor Financial, Non Co-Op, Non Fifth Third "Jeanie")	\$3
NSF ATM Withdrawal	\$35
<b>General/Miscellaneous</b>	
ACH Origination – In Branch (Set up one time or recurring)	\$30
Account Research/Balancing (Min. 1 hr.)	\$25/hr.
Changes to Existing ACH Origination	\$5
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)	\$5/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 (Per statement cycle)	\$5
Verification of Deposit	\$10
Wire Transfer (Incoming)	\$5
Wire Transfer (Outgoing – Domestic)	\$30

\* One box of Custom Creation checks per calendar year.  
Effective March 1, 2021. All fees are subject to change at any time.