

	Fee
Savings Account	
IDProtect™	\$3/month
Checking Account	
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
Counter Checks	\$5/page
Courtesy Coverage/Courtesy Coverage Plus/ Overdraft	\$35
Non-Sufficient Funds Check, ACH Item, or Debit Card Transaction (Per Presentation)	\$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
ATM	
ATM Transactions In Network (Arbor Financial, CO-OP)	FREE
ATM Transactions Out of Network (Balance Inquiry, Transfers, Withdrawals, and Deposits)	\$3
Non-Sufficient Funds ATM Withdrawal	\$35
General/Miscellaneous	
Account Research/Balancing (minimum one hour)	\$25/hour
ACH Set-Up (one time or recurring) or Changes to Existing	\$30
Collection of Non U.S. Funds Check (minimum \$20 fee)	Varies
Debit Card International Transaction Fee	1% of Purchase
Debit Card Replacement	\$5
Escheat Account	\$100
Inactive Account (after 1 year of no activity)	\$10/month
IRA Transfer to Another Financial Institution	\$35
Levy, Garnishment	\$100
Loan Coupons	\$50
Loan Skip Pay	\$35
Medallion Signature Guarantee	\$25 per document
Money Orders/Official Checks	\$5 each
Non-Member Check Cashing Fee	\$5 per item
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)	\$10/month
Paper Statement (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 Loan Payment	\$35
Returned Mail	\$10 per item
Special Mailing Requests (FedEx, UPS, etc.)	\$30
Statement Copy	\$5 per statement cycle
Verification of Deposit	\$10
Wire Transfer (Incoming)	\$15
Wire Transfer (Outgoing – Domestic)	\$30

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