

CHECK CASHING FEES

NON-COMPENSATING BALANCE

If a member does not have compensating balance(s), any check cashed (not personal):

under \$500.00	\$3.00
\$500.00 or greater	\$5.00
Students (age 24 or younger) and Seniors (age 65 and older)	FREE
NON-MEMBER CHECK CASHING FEE	
..... \$25.00 up to \$1,200.00	
.... over \$1,200 - 2% of check	

MISCELLANEOUS FEES

Bill Payer (Online)	Free
non-usage after one (1) month	\$4.95 per month
Stop Payment for Bill Payer	\$25.00
Return Mail	\$10.00
Bad Address/Email Address Fee	\$5.00
Statement Copy	\$3.00
Verification of Account	\$15.00
NSF Fee	\$25.00
Money Orders	\$2.00
American Express Travellers Cheques per \$100.00	\$1.00
American Express Gift Cheques	\$2.50
Western Union Wires	\$20.00
Wire Transfers (No minimum amount)	\$25.00
International Western Union Fee	\$40.00
International Wire Transfers (no min. amount)	\$40.00
ACH Return Item Fee	\$40.00
Levy and Garnishment	\$100.00
Notary Public Service (picture ID required)	Free
Fed-Ex/Overnight Courier Service .. per delivery	\$25.00
Safety Deposit Box Fees - per year	
3x5	\$25.00 plus tax
5x5	\$37.00 plus tax
3x10	\$41.00 plus tax
5x10	\$77.00 plus tax
10x10	\$135.00 plus tax
(Only available at Browns Mills and Willingboro Branch Offices)	
Break Open Safety Deposit Box	\$150.00
Notice of Escheat	\$95.00
Night Depository - Replacement Key	\$5.00
- Replacement Bag	\$25.00

FEE SCHEDULE



Mailing Address

PO Box 247
Rancocas, NJ 08073-0247

Toll-Free Phone

1-800-225-1859

Toll-Free 24/7

Touch-Tone Teller
1-800-808-2226

Website

www.goabco.org

Branch Offices

Willingboro
Rancocas Village
Atlantic City
Browns Mills
Cooper Hospital
Egg Harbor Township
Glassboro
Rider University

Branch hours and locations
are available on our website

24/7 Convenience

Free Online Banking

Free Bill Payer

Free E-Statements



Effective March 1, 2011, the following fee schedule will become effective. If you have any questions, please contact your Local Branch Office or Member Care.

SAVINGS ACCOUNTS

Primary Share Account:

Below \$10.00 minimum balance per month \$3.00
New Member Fee one time charge of \$10.00
Dormant Account Fee (3 years) per month \$15.00
Early Closing:
(if closed within six (6) months of opening) \$25.00

CLUB ACCOUNTS

Each withdrawal after first one \$10.00

CHECKING ACCOUNTS

Overdraft per item \$29.00
Returned Check per item \$29.00
Third Party Check Returned per item \$29.00
Stop Payment per item \$29.00
Check Copy \$5.00
Reconciliation per hour \$20.00
(No charge if Credit Union is in error.)
Draft (checks) Printing Charge price varies by
style and quantity
Temporary Checks (8) \$2.00
Transfer Fees No charge for unlimited transfers if
you use Online Banking or Touch-Tone Teller.
Manual transfers performed by an ABCO staff member:
one per month - free. Two(2) or more per month - \$3.00 each
Cashier's Check payable to third party \$2.00

MONEY MARKET ACCOUNTS

Withdrawals and/or transfers
Over four (4) per month each \$5.00
Withdrawals and/or transfers
through online banking Free
Balance below \$1,000.00 per month \$10.00

MONEY MARKET PLUS FUNDS

Balance below \$50,000.00 per month \$25.00

IRA MONEY FUNDS

Balance below \$25,000.00 per month \$25.00

IRA ACCOUNTS

Transfer to Another Financial Institution \$25.00

AUTOMATED TELLER MACHINE (ATM) FEES

Inquiry Fee each inquiry \$1.00
Card Replacement Fee (other than damage) \$10.00
Pin Mailer Number Replacement Fee \$5.00
Overdrawn Account Fee \$25.00
Deposit of NSF Checks per check \$25.00
Empty/Missing Envelope \$50.00
Federal Express Rush Order \$25.00
International Debit Card Surcharge 2%
Point of Sale Purchase Free
Cash-Back at Point of Sale Free
First six (6) ATM cash withdrawal each month Free
Each (10) ATM cash withdrawal after six (6) and up to
ten (10) each month \$1.50
Each cash withdrawal over ten (10) each month ... \$2.00
Premiere Checking Account - unlimited ATM usage
providing monthly requirements are met. Contact us
for details.
Reinstatement of Card Privilege \$20.00

LOAN FEES

Late Loan Payment (7 day grace period) \$29.00
or 3% of payment - whichever is greater
Visa Credit Card
Annual fee (Plan C Only) \$25.00
All other cards No Annual Fee
Visa Credit Card Late Payment
(10th day after payment is due) \$29.00
or 3% of monthly payment - whichever is greater
Visa Card Replacement Fee \$5.00
Reinstatement of Card Privilege \$20.00
Cash Advance (other than ABCO card) 2%
(\$50.00 maximum)
Home Equity Loans Contact the Loan Dept.
Mortgage Loans Contact the Loan Dept.
Vehicle Repossession Fee \$100.00

All service fees and charges are subject to change.