



## Complimentary Services & Fee Schedule

Since 1948, Arsenal has been providing members with low-cost, high-quality financial products and services. As technology progresses, we roll out the newest, most cutting-edge innovations for online and mobile banking that we know our members want, and we do so at no cost to them. This includes mobile check deposits (remote deposit capture) and various types of mobile payments (Apple Pay, Google Pay and Samsung Pay).

Most of the products and services we offer, in fact, are provided at no cost. No business is able to offer everything for free. Fees are needed, in some cases, to cover expenses or change behaviors.

If you compare our fees with other financial institutions, you will find that we charge fewer and lower fees than competitors. Many banks, however, make it difficult for you to do side-by-side comparisons because they aren't as open and upfront with their fees as we are. Obviously, they have something to hide and we don't. We want you to know about our fees upfront, before you make any transactions and have a dispute on your account. You can easily avoid most of the charges in this Fee Schedule.

If you are unsure about certain fees listed, please feel free to contact us at 314.962.6363 or 618.239.6363. You can also stop by a branch to speak with a member service representative.

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## Complimentary Services

Listed below are products and services we provide at no cost:

[Digital](#) – [Checking Accounts](#) – [Debit Cards](#) – [Credit Cards](#) – [Seniors](#) – [Loans](#)  
[Savings Accounts](#) – [Money Market Accounts](#) – [ATMs](#) – [Shared Branches](#) – [Other](#)

### Digital Services

Online banking	Free
Mobile banking on the Arsenal app (Apple iOS and Android OS)	Free (data charges may apply)
Text message banking	Free
Automated teller phone banking (audio response inquiries/transactions)	Free
Online bill pay and presentment	Free
FinanceWorks – online financial management tool	Free
Purchase Rewards	Free
Online travel notifications	Free
Mobile Payments (Apple Pay, Google Pay, Samsung Pay)	Free (data charges may apply)
Mobile check deposit for members	Free
Mobile check deposit for small business members	Free (up to 50 each month)
Alerts for debit cards	Free
Alerts and controls for credit cards	Free
eStatements	Free
Paper statements for members age 17 and under and age 55+	Free

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### Checking Account Services

Totally Free Checking monthly service fee	None
Value Checking monthly service fee	None (if \$500 minimum average daily balance maintained)
Business Checking I monthly service fee (per item fees may apply; see below)	None
Business Checking II monthly service fee (per item fees may apply; see below)	None (if \$5,000 minimum average daily balance maintained)



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Business Checking III monthly service fee (per item fees apply; see below)	None
Online travel notifications	Free
Check Printing for Advantage Plus Checking members	Free, unlimited regal-style checks
Visa TravelMoney Prepaid Cards for Advantage Plus Checking members	Free issue

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### Debit Card Services

Instant-issue Visa debit card with EMV chip	Free
PINless debit card transactions	Free
Rewards points for signature- based transactions redeemable at <i>CURewards.com</i>	Free

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### Credit Card Services

Visa Platinum credit card with EMV chip	Free
Transaction fee on purchases	None
Cash advance fees	None
Balance transfer fees	None
Monthly/annual fees	None
Auto rental insurance	Free
Warranty manager service	Free
Travel and emergency assistance	Free
90-day product registration	Free
Payment card protection	Free
Travel reservation service	Free
Rewards points for transactions redeemable at <i>CURewards.com</i>	Free

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## Senior Services

Members 65 and older receive:

Issue fee on money orders	None
Issue fee on cashier's checks	None
Account transfers conducted over the phone	Free
Basic checks (printing)	Free

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## Loan Services

Closing costs on home equity loans and home equity lines of credit	None (unless repaid within the first 12 months) <i>Saves borrowers \$500-\$700</i>
Application and origination fees on loans	None

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## Savings Account Services

Below minimum balance fee (per month)	None
Prizes for Tracker Kids Club members who earn and redeem pawprint stamps for saving their money at the credit union	Free
Events for Tracker Kids Club members	Free

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## Money Market Account Services

Below minimum balance fee (per month)	None
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## ATM Services

Transactions at Arsenal branch ATMs	Free if using an Arsenal card
Transactions at more than 250 local and nearly 30,000 nationwide CO-OP Network ATMs	Free if using an Arsenal card

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## Shared Branches

Access to more than 50 credit union shared branches in the St. Louis area and more than 5,000 credit union shared branches in the United States to transact business on your Arsenal account(s):	Free
<ul style="list-style-type: none"> <li>• Make deposits and withdrawals</li> <li>• Make loan payments</li> <li>• Transfer funds between accounts</li> <li>• Purchase money orders, traveler’s checks and official checks</li> <li>• Obtain cash advances</li> <li>• Make balance inquiries</li> </ul>	

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## Other Services

Notary service for members	Free
\$1,000 accidental death and dismemberment insurance for members age 18 and older	Free
Paper shredding and electronics recycling events at branches	Free
Financial education materials on website and in branches	Free
Financial calculators on website	Free
Financial seminars at our branches	Free
Financial presentations in schools	Free
Financial curriculum materials for teachers	Free
Direct deposit	Free
Self-service coin machine (Jefferson County and Mid St. Louis County branches)	Free
Incoming money transfers	Free
Meet with a credit counselor from Clearpoint	Free





Teller transactions (walk-in and drive-up service at Arsenal branches)	Free
PIN change	Free
Meet with a representative from Arsenal Financial Advisors Retirement & Investment Services	Free
Get a quote on auto/home/life insurance through TruStage	Free

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## Fee Schedule

[Digital](#) – [Domestic Wire Transfers](#) – [International Wire Transfers](#) – [Checking](#) – [Plastic Cards](#)  
[Money Orders & Cashier’s Checks](#) – [Safe Deposit Boxes](#) – [Miscellaneous](#)

### Digital Fees

Person-to-person (Popmoney) transfer	\$3.00
Person-to-person (Popmoney) transfer expedited – next day	\$10.00
Popmoney gift card	\$1.50/each
Popmoney send money request	\$1.00
Mobile check deposit (for small business members)	>50 \$0.50/item
External funds transfer – online banking – standard	
• \$1.00 - \$2,000	\$3.00
• \$2,001 - \$5,000	\$6.00
• \$5,001 - \$10,000	\$10.00
• \$10,000 - \$15,000	\$15.00
External funds transfer expedited – next day	\$10.00

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### Outgoing Domestic Wire Transfer Fees

Federal Reserve	\$25.00/each
Western Union	\$17.00/each

### Outgoing International Wire Transfer Fees

Federal Reserve	\$100.00/each
Western Union (fee depends on dollar amount to be transferred)	
• \$1.00 - \$500	\$25.00/each
• \$501 - \$1,000	\$30.00/each
• \$1,001 – 2,000dg	\$35.00/each
• \$2,001 - \$5,000	\$40.00/each
• \$5,001 - \$10,000	\$50.00/each

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## Checking Fees

Overdraft transfer (from savings account)	\$5.00
Nonsufficient funds (includes checks, preauthorized and ACH withdrawals and AccessPoint Internet Bill Pay)	\$28.00/each
Uncollected funds (includes checks, preauthorized and ACH withdrawals and AccessPoint Internet Bill Pay)	\$28.00/each
Courtesy Pay	\$28.00/each
Collection item (incoming and outgoing)	\$25.00
Stop Payment – Check, AccessPoint Internet Bill Pay and ACH	\$28.00
Stop Payment – Series (two or more checks)	\$50.00
Below minimum average daily balance fee (Value Checking accounts only)	\$4.00/month or none with average daily balance of \$500
Advantage Plus Checking service fee	\$4.00/month
Business Checking I transaction fee	>200 \$0.25 per item
Below minimum average daily balance fee (Business Checking II accounts only)	\$20.00/month or none with average daily balance of \$5,000+
Business Checking II transaction fee	>500 \$0.50 per item
Business Checking III transaction fee	\$0.10 per item
Temporary checks (set of 12)	\$2.00
Check printing	Varies by style and quantity
Account-balancing assistance	\$20.00/hour
Account closed by ACU	\$25.00

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## Plastic Card Fees

Transaction using ATM card or debit card from Arsenal at an ATM not owned by Arsenal and not in the CO-OP Network (withdrawals, transfers and inquiries)	\$1.00/each
Transaction at an ACU-owned ATM by member <b>not</b> using an ATM card or debit card from Arsenal or another credit union in the CO-OP Network	\$2.50/each
PIN-based debit card transaction	\$0.25/each
Card replacement	\$7.00/card
Inactive (debit only)	\$5.00/year
Sales draft copy	\$8.00/each
T and E documentation	\$25.00/required
Abuse/revoke	\$15.00
Statement copy	\$2.00/month
Visa TravelMoney Card issue	\$6.95
Visa TravelMoney Card reload	\$2.00/occurrence
Visa Gift Card issue (for Arsenal members only)	\$3.00

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## Money Order and Cashier Check Fees

Money Orders	\$1.50/each
Cashier's Checks	\$2.00/each

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## Safe Deposit Box Fees

Boxes only at Jefferson County, Mid St. Louis County and North St. Louis County branches

3 x 5 box rental (n/a @ North St. Louis County branch)	\$15.00/year
5 x 5 box rental (n/a @ Jefferson County and North St. Louis County branches)	\$25.00/year
3 x 10 box rental	\$30.00/year
5 x 10 box rental	\$45.00/year
7 x 10 box rental (n/a @ Mid and North St. Louis County branches)	\$60.00/year
10 x 10 box rental	\$75.00/year
Key deposit	\$10.00

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## Miscellaneous Fees

Account transfer by phone (not through 24-hour Account Access or Online Banking)	\$2.00/each
Notary service – non-members	\$2.00/each
Copy of check or statement	\$2.00/each
Paper statement (does not apply to members age <17 and >65)	\$2.00/each
Account activity printout	\$3.50
Early withdrawal on Christmas or Vacation Club account	\$25.00/each
Excessive withdrawal from savings account (over-the-counter, in excess of three per month)	\$5.00/each
Account closed by credit union	\$25.00
Account closed within one year of opening	\$25.00
Inactive account (no activity for nine months or more)	\$10.00/year
Safekeeping for undeliverable statements	\$3.00
Deposit items returned unpaid	\$15.00/each
Locator	\$5.00/year
ACH telephone payment origination fee	\$10.00/each
Garnishment and levies	\$50.00
Redemption of coupon bonds	\$15.00
IRA rollover/transfer (to another financial institution)	\$25.00
Research/document retrieval	\$20.00/hour
Locked business deposit bag (for small business members)	\$15.00/each
Key deposit for locked business deposit bag	\$10.00

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