

NIGHT DEPOSITORY SERVICES

Replacement Key.....	\$5.00
Replacement Bag.....	\$25.00

CHECK CASHING FOR MEMBERS

Students and Seniors.....	FREE
Members with current loans/VISAs, direct deposit or compensating balances.....	FREE

All other members.....	Checks under \$500...\$3.00
.....	Checks \$500+...\$5.00

NON-MEMBERS CHECK CASHING

Non-members who present ABCO share drafts or official checks to be cashed. \$5.00

OTHER SERVICES AND FEES

ACH Return Item Fee.....	\$30.00
ACH Overdraft Paid.....	\$30.00
Money Orders.....	\$2.00
Notary Public Service (Picture ID required).....	FREE
Fed-Ex/Overnight Delivery.....	\$25.00
Levy and Garnishment.....	\$100.00
Electronic Statements.....	FREE
Previous Statement Copy.....	\$5.00
Paper Statement Fee.....	\$2.00
Verification of Deposit.....	\$15.00
Tel/Check By Phone.....	\$10.00
Deposited Checks Returned.....	\$30.00

All service fees and charges are subject to change.



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STATEMENTS • LOANS

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FEE SCHEDULE



Mailing Address

P.O. Box 247
Rancocas, NJ 08073-0247

Phone

800-225-1859

Telephone Banking

800-808-2226

Website

goabco.org

Offices

Atlantic City
Browns Mills
Cooper Hospital
Egg Harbor Twp.
Glassboro
Lending Center at East Ridge
Mount Holly
Willingboro

Hours and Locations

Visit goabco.org/locations



NCUA

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by NCUA

As of 12/15/2018 the following Fee Schedule became effective. Any questions may be directed to your local Branch Office or to our Member Care Department.

SAVINGS ACCOUNTS

Early Closing: (if closed within the first six (6) months of opening)	\$10.00
Monthly Dormant Account Fee (Beginning with the 13th month of inactivity)	\$5.00
Account Number Conversions	
First	FREE
Second	\$100.00

CLUB ACCOUNTS

Each withdrawal after first one	\$10.00
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CHECKING ACCOUNTS

Non-Sufficient Funds per item	\$30.00
Stop Payment per item	\$30.00
Privilege Pay (A discretionary overdraft service)	
Per item fee	\$30.00
Protection Plus Checking Monthly Service Charge	\$4.95
Check Copy	
For Online Banking Users	FREE
Other Requests	\$5.00
Temporary Checks (8)	\$2.00
Cashier's Checks Payable to Third Party	\$2.00
Reconciliation per hour	\$25.00
(No Charge if we are in error)	

Transfer fees:

If performed through Online Banking, Mobile Banking or Telephone Banking	FREE
Other Transfers:	
One Per Month	FREE
Two or More	\$3.00 each
Check Printing- Price varies by style and quantity	

MONEY MARKET ACCOUNTS

Withdrawals and/or transfers over (4) per month	\$5.00 each
Below \$1,000 Minimum Balance Fee	
Per month	\$10.00

MONEY MARKET FUNDS

Balance below \$25,000.00	per month \$25.00
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IRA MONEY FUNDS

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

Transfer to Another Financial Institution	\$25.00
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ATM FEES

ATM Cash Withdrawal Fee for non ABCO ATMs:	
Standard Checking Account holders	\$1.75 per transaction
All other Account holders for non ABCO ATMs:	
First six (6) ATM cash withdrawals each month	FREE
Each ATM withdrawal after six (6)	\$1.75
Inquiry Fee	each inquiry \$1.00

DEBIT CARD FEES

Card Replacement Fee	\$10.00
PIN Mailer Number Replacement Fee	NA
Overdrawn Account Fee	\$30.00
Federal Express rush Order	\$25.00
International Debit Card Surcharge	2%
Point of Sale Purchase	FREE
Cash-Back Point of Sale	FREE

CREDIT CARD FEES

Visa Credit Card Late Payment	up to \$25.00
Visa Card Replacement Fee	\$10.00
Reinstatement of Card Privilege	\$20.00
Visa Annual fee	None
Foreign Transaction Fee	2%
Cash Advance (other than ABCO card)	2% (\$50.00 max)

LOAN FEES

Late Loan Payment (7 day grace period) or 3% of payment - whichever is greater	\$29.00
Home Equity Loans	Contact the Loan Dept.
Vehicle Repossession Fee	\$100.00
Other fees may apply depending on type of loan	

BILL PAY

Stop Payment	\$30.00
Bill Payment Photo Copy	\$5.00
Bill Payment Non-Sufficient Funds per item	\$30.00

FUNDS TRANSFER SERVICES

Outgoing Wire Transfers	\$25.00
Incoming Wire Transfers	FREE
Outgoing International Wire Transfers	\$40.00
Wire resubmission due to erroneous info	\$15.00

SAFE DEPOSIT BOX SERVICES - Per Year

(Please note: No new boxes issued after 09/01/2017)	
3 x 5	\$25.00 plus tax
5 x 5	\$37.00 plus tax
3 x 10	\$41.00 plus tax
5 x 10	\$77.00 plus tax
10 x 10	\$135.00 plus tax
If Box Drilling is Required	\$150.00
Replacement Key	\$10.00