advia
credit union

Service Charges

November 13, 2026

Member Service	Service Charge
Account Closing (within 90 days)	$5
Account History Print (statement copy)	$1/page
Account Research/Reconcile	$25/hour (one hour minimum)
Account Reopen (within 90 days)	$10
ATM Transactions (Advia CU & CO-OP Network)	Free
ATM Transactions[1] (non-Advia CU/ non-CO-OP Network)	$2.00
Business Cash Processing*	$0.30 per $100 of cash deposited after $2,500 per day (for Interest Business Checking, Non Interest Bearing Business Checking, & Non Profit Business Checking)
Business Monthly ACH Origination*	$25/month
Business Monthly Remote Deposit Capture*	$25/month per machine
Card Rush Order	$30
Cashier's Check	$5 (waived for those age 60+)
Check Copy	$5
Check Images on Statements	$3 for select legacy Consumer Accounts enrolled prior to 8/10/2018
Check Orders	Varies by Style
Commercial Analysis Checking	$10/month plus $0.20/transaction and $0.07/deposited item
Copying/Faxing	$3 for first page; $0.25/following page
Courtesy Pay Coverage[2] on Overdraft*	$25.00
Credit Union Service Center Transaction	$2/Visit
Foreign Transaction Processing Fee	1% of transaction amount for credit cards. 2% of transaction amount for debit cards.
Escheatment Processing	$100
Foreign Check Processing	$4
Foreign Currency Ordering	$20
Garnishment/Tax Levy/Subpoena – Legal Processing	$75
Holiday Club Withdrawal	$3
Inactive Account*	$5/month for members 18+ after 12 months of inactivity (excludes those with an active loan, CD, credit card, mortgage, VELOC, or commercial external loan)

Member Service	Service Charge
IRA Transfer	$25 (to external Financial Institution)
Loan Payment (by e-check or debit card)	$10 web or phone payment using Ava; $15 agent-assisted payment
Loan Skip Pay (restrictions apply)	$35 where regionally offered
Medallion Signature Program	$25
Member-Requested ATM/Debit Card Replacement	$5
Money Market Checking	$10.00 monthly for average balances below $1,000
Money Market Savings	$10.00 monthly for average balances below $1,000
Money Orders	$3
Night Drop Bag & Keys	$22
Non-Member Check Cashing (by credit union staff)	$5
Notary Service	Free; For Non-Members: $5 in MI, WI, & IL
Overdraft Transfers	$5 from Savings; $5 from LOC
Paper Statement (Mailed)*	$3 (waived for those age 60+)
Private ATM Monthly Maintenance*	$150.00/month for privately owned ATM accounts
Returned Item[3] (debit, draft, ETF)*	$25.00
Returned Mail/Bad Address (per month)	$5
Safe Deposit Box Annual Rental	Ranges based on size
Safe Deposit Box 30 Day Late Payment (by credit union staff)	$10
Safe Deposit Box Replacement Key	$10
Safe Deposit Box Drilling	Actual cost
Stop Payment Order – Item Returned/Cancellation	$32
Telephone Transfer (by CU Staff)	$3
Temporary Checks	$4/page
Ultimate Savings	$10.00 monthly for average balances below $1,000
US Postage Stamps	Current Rate
Western Union (where available)	Varies
Wire Transfer	Incoming - $0; Domestic Outgoing - $25; Foreign Outgoing - $50
Zipper Bag	$3

See Page 2 for important disclosures and details.

advia
credit union

Service Charges

November 13, 2026

Current Annual Rental Pricing

Safe Deposit Box Rental – Annual Charge	
Box Size Ranges	**Rental Charge**
3x5	$35.00
5x5	$45.00
3x10	$50.00
5x10	$70.00
10x10	$110.00

Please note that sizes indicated may vary in availability based on location. Additionally, Safe Deposit Boxes are available only at select Advia branch locations.

Branch Locations Featuring Safe Deposit Boxes

Southwest Michigan region:
Oshtemo, MI – 6400 West Main St.

Eastern Michigan region:
Port Huron, MI – 500 10th St.
Fort Gratiot, MI - 3002 N. River Rd.
New Baltimore, MI – 35600 Main St.

Wisconsin & Illinois region:
Beloit, WI – 1982 Cranston Rd.
Williams Bay, WI – 111 Elkhorn Rd.
Elkhorn, WI – 837 North Wisconsin St.
Salem Lakes, WI – 29430 Silver Lake Rd.
Woodstock, IL - 975 Country Club Rd.
Gurnee, IL - 5103 Washington St.
Niles, IL - 8060 Oakton St.
Riverwoods, IL - 1155 Milwaukee Ave.

Special Considerations to Service Pricing

Consumer Members: Please visit **adviacu.org/aplus** to learn about how you are eligible to earn up to $10 Advantage Bucks each month to offset select service charges. Members age 60+ and Representative Payee type accountholders automatically qualify for free paper statements and money orders.

Business Members: If business relationship with aggregate relationship of $50,000 or more, qualifies for 100% off Interest Bearing Maintenance Fee, 50% off Transaction Charges, and free paper statements; if Sweep Business relationship, qualifies for 100% off Interest Bearing Maintenance Fee, 100% off Transaction Charges, free overdraft transfers, and free paper statements.

***** Service Charge has been updated as of November 13, 2026.
1 The ATM operator may charge you a fee for each ATM transaction. The ATM operator may treat each balance inquiry and withdrawal as a separate ATM transaction even if they are conducted during the same ATM session. This means you may be charged multiple fees for multiple transactions during the same ATM session. For example, if you use a non-Advia CU ATM to obtain your balance you may be charged a fee and you may be charged a separate fee if you conduct a withdrawal transaction from the ATM during the same session. **2 Courtesy Pay Coverage on Overdraft**. Your account has two kinds of balances: the actual balance and the available balance. **We use the available balance to determine whether a transaction will overdraw your account, be returned or declined, and for determining when an overdraft (Courtesy Pay) or NSF (Returned Item) fee will be imposed**. Your actual balance reflects transactions that have posted to your account but not transactions that have been authorized and are pending (including debit card transactions). Your available balance represents your actual balance minus any holds on your account, such as debit card transactions that have been authorized but are pending final settlement or holds for checks you have deposited. You are responsible for ensuring your available balance is sufficient to cover all of your transactions. You can review your actual and available balances when you review your account online, at an ATM, by phone, by mobile application, or at a branch. For additional information on your available balance, please review the Courtesy Pay Overdraft Protection and Your Account program description and contact us if you have any questions. **3 Returned Item (Debit, Draft/Check, Electronic Fund Transfer, External Transfers, including transfers from member-owned accounts at other financial institutions to their Advia account).** We use your available balance to determine whether an item will be paid or returned. We will charge you a Returned Item fee each time an item is presented for payment even if the same item is presented for payment multiple times. We do not control when (and how often) an item is presented to us for payment. You may be charged multiple Returned Item fees for one item (for example, one check or one ACH debit) if that item is presented and returned more than once. All service charges subject to change. NSF – Non Sufficient Funds; ATM – Automatic Teller Machine; ACH – Automated Clearing House.