

Convenient Digital Services to fit your lifestyle:



- **Online Banking**

- Bill Pay
- External Transfers
- Pay My Loan
- Online Account Opening
- Online Loan Application
- Zelle®

- **Mobile Banking**

- Pay Bills⁴
- Make Mobile Deposits
- Receive text alerts about your account status
- Check your account balances and transaction history
- Transfer funds
- Make loan payments or advances
- Locate the nearest ATM or branch
- Check balances instantly

⁴ Members must be enrolled in Online Bill pay.

Debit & Credit Card - Three ways to pay on the go. Your LCU/AOCU Visa Debit and Credit Card has three ways to pay on the go! Easily make purchases at participating merchants with your smartphone or other mobile device using Apple Pay™, Google Pay™ and Samsung Pay®. Quick set-up guides available at all-onecu.com

Leominster
20 Adams Street
Leominster, MA 01453

1316 Main Street
Leominster, MA 01453

Clinton
159 Mechanic Street
Clinton, MA 01510

Holden
715 Main Street
Holden, MA 01520

Sterling
7 Main Street
Sterling, MA 01564

Worcester
137 Shrewsbury Street
Worcester, MA 01604

910 West Boylston Street
Worcester, MA 01606

800-649-4646
all-onecu.com



Federally insured by NCUA

FEE SCHEDULE

Effective December 1, 2023



Partnership • Trust • Community

Personal Accounts

Premium Perks Checking

Minimum Balance \$1,000.00
 Service Charge (if balance falls below minimum)
 Statement Cycle\$10.00

Incredible Interest

Money Market Account

Minimum Balance \$25,000.00
 Service Charge (if balance falls below minimum)
 Statement Cycle\$30.00

Premium Money Market Account

Minimum Balance \$1,000.00
 Service Charge (if balance falls below minimum)
 Statement Cycle\$5.00

Business Accounts

Business Basic Checking

Service Charge per statement cycle None
 100 Transactions or less
 (checks, deposits, deposited items) None
 Transactions over 100 (checks, deposits,
 deposited items) Per item\$.25

Business Plus Checking

Minimum Average Balance
 per statement cycle \$5,000.00
 Service Charge per statement cycle
 (if balance falls below minimum average)\$10.00
 200 Transactions or less (checks, deposits,
 deposited items) None
 Transactions over 200 (checks, deposits,
 deposited items) Per item\$.50

Business Now Checking

Minimum Balance per statement cycle None
 Service Charge per statement cycle None
 Per Check Paid Per item\$.10
 (Available to Sole Proprietors and Non-Profit
 Organizations Only)

Incredible Interest

Money Market Account

Minimum Balance\$25,000.00
 Service Charge (if balance falls below minimum)
 per statement cycle\$30.00

Effective December 1, 2023

Changes denoted in bold

Miscellaneous Fees & Charges

Abandoned Property	\$75.00
Account Closing (within six months of opening)	\$25.00
ACH-Direct File Transfer	
Initial Set-Up	Free
Monthly Charge	\$30.00
ACH Online Module	
Initial Set-Up	Free
Monthly Charge	\$30.00
ATM/Debit Card	
DDA/Savings Withdrawal (at AOCU ATM)	Free
Point of Sale Transaction	Free
Mail Card to Alternate Address	\$20.00
Next Day FedEx	\$75.00
PIN by Phone	\$25.00
Next Day Cancel Order	\$10.00
Visa ISA- (International Service Assessment fee based on transaction amount)	2%
ATM/Debit Card Replacement Fee	\$15.00
Backup Withholding Set-up Fee	\$10.00
Cash Advance Fee (Visa®, MasterCard®, Discover®) AOCU Members	Free
Non-members (based on transaction amount)	2%
Check Collections (Additional - fees charged by other banks may apply) Domestic	\$30.00
Foreign	\$30.00
Coin Redemption Fee (based on transaction amount)	5%
Copies of Deposits or Deposited Items (per page)	\$1.00
Inactive/Dormant Fee (after two years, per statement cycle)	\$5.00
Individual Retirement Accounts	
Annual Maintenance Fee	\$15.00
Premature Distribution/Withdrawal from Daily Account	\$15.00
Transfer Fee (external)	\$25.00
Levy Fee/Attachment /Garnishment	\$100.00
Non-Sufficient Funds/Overdraft ^{1, 2, 3} (returned/paid/per presentment)	\$30.00
Uncollected Funds	\$30.00
Official Checks	\$5.00
Overdraft Transfer Fee	N/C
Overnight Delivery	\$25.00
Pay My Loan Service	
Pay My Loan registered User	N/C
Pay My Loan registered as Guest (per bill)	\$4.99
Pay My Loan phone payment service (per bill)	\$9.99
Photocopy (per page)	\$1.00
Real Estate Loans	
Duplicate Discharge Preparation Fee	\$35.00
Subordination Fee	\$150.00

Remote Deposit Capture	
Setup Fee	Free
Monthly Charge (up to 500 items per statement cycle)	\$25.00
Over 500 items per statement cycle Per item	\$.05
Research/Account Reconciliation (hourly, minimum \$30.00)	\$30.00
Returned Deposited Item	\$7.16
Returned Loan Payment	\$10.00
Returned Mail (per account)	\$10.00
Signature Guarantee	\$20.00
Statement Copy	\$5.00
Stop Payment	\$30.00
Tax Form Duplicate (1099)	\$10.00
Temporary Check (Business)	\$.50
Wire Transfers (fees charged by other banks may apply)	
International (outgoing)	\$50.00
Domestic (outgoing)	\$25.00
Incoming	N/C
Wire Transfers Online Module	
Setup Fee	Free
Incoming Customer Non-Repetitive	\$15.00
Outgoing Customer Non-Repetitive	\$25.00

Safe Deposit Box Fees

Size	Annual Fee	Size	Annual Fee
3×5"	\$35.00	5×5"	\$45.00
3×10"	\$55.00	5×10"	\$75.00
7×10" (Adams St Only)	\$100.00	10×10"	\$130.00

Drilling (plus cost of drilling)	\$25.00
Key replacement (per key) (plus cost)	\$25.00
Late Fee (over thirty days)	\$20.00

Boxes are subject to availability.

Safe deposit boxes are available at the following branches:

20 Adams Street, Leominster
159 Mechanic Street, Clinton
715 Main Street, Holden

Safe deposit box contents are not insured by NCUA or All One Credit Union.

All One Credit Union is not responsible for surcharges imposed by other financial institutions.



¹ If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you a non-sufficient funds (NSF) fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented. ² Overdraft fee waived for individual items that are \$10.00 or less. ³ Members 65 years of age or older or 18 years of age or younger are eligible for fee reductions as part of the 18/65 Law. Overdraft/NSF fees are reduced to \$5.00 per transaction. Please contact us if you qualify.