

# Alliance Credit Union

## Member Account Fee Schedule

Effective September 1, 2023

| <b>Product or Service</b>   | <b>Chart of Fees</b>   |
|---|--|
| Minimum Balance fee- Checking   | Varies per A La Carte account type   |
| ATM Transaction-Star or Presto! ATMs  | Varies per A La Carte Account Type   |
| ATM Transaction- Alliance CU ATMs   | No Fee   |
| ATM Deposit Adjustment- When the amount entered at the ATM by the member and then credited to the member's account is not equal to the amount enclosed.   | \$5.00 per deposit when the amount credited to the account has to be manually adjusted by staff  |
| e-Checking Check Fee- fee for transactions over the monthly maximum of 6 checks per month.  | \$1.00 per check   |
| Transfer from Overdraft LOC   | \$7.00 per transfer  |
| NSF- Any Check, ACH, debit card, ATM withdrawal or transfer, or other order to pay from a checking account  | \$34.00 per item   |
| Convenience Pay Service   | \$34.00 per item   |
| Deposit Item Returned   | \$34.00 if the maker/payee is the same or for any two-party check. Will be the same as the NSF fee.  |
| Paper Statement Fee*  | \$3.00 per paper statement<br>*e-statements exempt from fee  |
| Stop Payment  | \$35.00 per item or single series of checks  |
| Check Copy  | \$6.00 per check   |
| Interim Statement (Account History)   | Free   |
| Statement Copy  | \$8.00 per statement   |
| Account Research & Reconciliation   | \$20.00 per hour   |
| Inactivity Fee (Checking Accounts)- no transactions during the preceding 60 days  | \$12.00 per month<br>*Organizational Checking Exempt from fee  |
| Replacement Fee for: <ul style="list-style-type: none"> <li>● Lost Check/ Credit Card</li> <li>● Damaged Check/ Credit Card</li> <li>● Temporary Check Card</li> <li>● Stolen Check Card</li> </ul> | <ul style="list-style-type: none"> <li>● \$25.00</li> <li>● \$15.00</li> <li>● \$10.00</li> <li>● No Charge, with a copy of a police report</li> </ul> |
| Counter Checks (four checks per page)   | \$2.00 per page  |
| Bad Address Fee- mail returned to Alliance CU   | \$15.00 per item   |
| Membership Fee-new accounts only  | \$15.00 nonrefundable; \$5.00 required for share account   |

|   |   |
|---|---|
| <p>Early Withdrawal -Club Accounts</p> <ul style="list-style-type: none"> <li>● Holiday Club</li> <li>● Specialty and Vacation Club</li> </ul>                            | <ul style="list-style-type: none"> <li>● \$5.00 per withdrawal</li> <li>● \$5.00 per withdrawal <i>after</i> the allowed number of withdrawals has been reached</li> </ul>  |
| <p>Early Account Closing -Share savings or checking account closed in less than 180 days after opening</p>  | <p>\$25.00 per account</p>  |
| <p>Check Cashing Service</p>  | <p>\$10.00 per check if it's a two-party check item</p>   |
| <p>Limited Relationship -combined share account (s), suffixes, and /or loan balance (s)are less than \$500.00. All accounts must be linked to the same member number.</p> | <p>\$5.00 per month. This applies to members whose total combined share and/or loan accounts balance (s) are less than \$500.00 at the end of each month. Fee waived for members under age 21 or over age 60.</p> |
| <p>Verification of Deposit/ Assets</p>  | <p>\$10.00 per account</p>  |
| <p>Wire Fee for:</p> <ul style="list-style-type: none"> <li>● Incoming Wire</li> <li>● Outgoing Wire</li> <li>● International Wire</li> </ul>                             | <ul style="list-style-type: none"> <li>● \$15.00 per wire transaction</li> <li>● \$25.00 per wire transaction</li> <li>● \$75.00 per wire transaction</li> </ul>  |
| <p>Cashier's Check</p>  | <p>\$5.00 each (waived for various account types)</p>   |
| <p>Replacement Checks -Cashier's Check issued to replace member check or Alliance CU official check presented.</p>  | <p>\$15.00 per check- May be issued in exchange for any member-issued check, whether or not it was previously presented for collection</p>  |
| <p>Photocopies</p>  | <p>\$1.00 per page</p>  |
| <p>Notary Service</p>   | <p>Free for members/ \$5.00 for non-members</p>   |
| <p>Coin Processing Service</p>  | <p>5% of the balance counted for member and non-member</p>  |
| <p>Loan Payment Returned Unpaid -Check or ACH Debit</p>   | <p>\$34.00 per return</p>   |
| <p>Late Loan Payment -more than 10 days past due</p>  | <p>7% of payment due/\$35.00 minimum</p>  |
| <p>Delinquent Account Visitation</p>  | <p>\$40.00 per visit</p>  |
| <p>Garnishments</p>   | <p>\$100.00 per Garnishment/Levy order received</p>   |
| <p>Non-Real Estate Loan Application Fee- Fee charged to the applicant establishing a new loan</p>   | <ul style="list-style-type: none"> <li>● \$99.00</li> <li>● \$25.00 -for members with a credit score of 640+ and current direct deposit</li> </ul>  |
| <p>Electronic Cash Management (ECM)Payments- Credit/Debit card transactions processed for Alliance CU loan payments.</p>  | <ul style="list-style-type: none"> <li>● \$6.95- One Time Web Payment</li> <li>● \$9.95- Pay-by-Phone Payment</li> <li>● Recurring Set-Up- varies</li> </ul>  |

