

Alliance Credit Union Fee Schedule



General Fees

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|---|----------------|
| Account Closure Fee | \$15 |
| <i>(within six months of opening)</i> | |
| Account History | \$2 |
| Account Reconciliation/Research | \$20/hour |
| <i>(no charge if credit union error found)</i> | |
| Address Locator | \$5 |
| Alliance Visa® Gift Cards | \$3.95 each |
| Inactivity Fee <i>(after 12 months)</i> | \$4.95/month |
| Damaged, lost, or stolen card | \$10 |
| Foreign Transaction | 1% of purchase |
| Cashier's Checks | |
| Payable to account holder: | |
| 1st check per day | no charge |
| More than one check per day | \$3/check |
| Not payable to account holder | \$7.50/check |
| Collection Item | \$15 |
| Escheat <i>(abandoned account)</i> | \$2 |
| Inactive Account | \$5/month |
| <i>(No activity for one year, combined share balances less than \$100. Fee does not apply to IRA accounts and accounts of members under the age of 18.)</i> | |
| Legal Order <i>(levy, subpoena, etc.)</i> | \$50 |
| Money Orders—Up to \$1,000 each | \$2 |
| New Membership | \$10 |
| Non-sufficient Funds (NSF) | \$29/item |
| Overdraft Fee | \$29/item |
| Returned item deposited or cashed at: | |
| Alliance Credit Union | \$15 |
| Shared Branch/Co-Op ATM | \$20 |
| Statement Copy | \$2 |
| Stop-Payment Order | \$20 |
| Wire Transfers | |
| Continental U.S. | \$20 |
| International | \$30 |
| Incoming | \$10 |

Automated Teller Machine (ATM)

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|---|-----------|
| ATM Card Replacement | \$7.50 |
| ATM Overdrawn Account | \$29/item |
| ATM Transactions | no charge |
| <i>(Non-CO-OP Network ATM fees may apply; varies by merchant)</i> | |
| Point-of-Sale <i>(imposed by merchant at time of sale)</i> | varies |

Bill Payer Fees

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|-----------------------------|----------------|
| Bill Payer Fee | no charge |
| Bill Payer Stop Payment Fee | \$15 |
| Bill Payer NSF Return Items | \$29/each |
| Foreign Transaction | 1% of purchase |

| | |
|-------------------------------|-------------------|
| Business Checking | \$12/month |
| Additional services available | varies by product |

Checking Fees

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| Copy of Check/Draft <i>(per statement)</i> | |
| First two | no charge |
| More than two | \$3/copy |
| Monthly Service Charge | |
| Free Checking | no charge |
| Student Checking | no charge |
| Dividend Checking | \$7/month or \$15,000 minimum daily balance |
| Fresh Start Checking | no charge |
| Overdraft Transfer Fees | |
| <i>(automatic non-personal transfers)</i> | |
| From High Yield Money Market | \$4/transfer |
| From Savings | \$4/transfer |
| Personalized Checks Charge | varies with style |
| Returned Check/Automatic Payment | \$29/item |

MasterMoney® Debit Card

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|--|-----------------------------|
| Debit Card Replacement | \$7.50 |
| Debit Draft Requests | \$10/each |
| Transactions made <i>(fees assessed by MasterCard)</i> | |
| Outside U.S. | 0.80% of transaction amount |
| in Foreign Currencies | 0.20% of transaction amount |

Online Banking

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|---|--------|
| External Funds Transfer | |
| <i>(outgoing funds transfers to accounts at different institutions)</i> | |
| \$0 - \$2,000 | \$3.25 |
| \$2,001 - \$5,000 | \$4.25 |
| \$5,001 - \$10,000 | \$5.75 |
| \$10,001 - \$15,000 | \$7.25 |
| Next Day Transfers | \$7.75 |

Share Certificates - Standard, IRA, & Youth

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|------------------|--------|
| Early Withdrawal | varies |
|------------------|--------|

Visa® Credit Card

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|---|-----------------------------|
| Balance Transfer/Cash Advance Fee | no charge |
| Card Replacement Fee | \$7.50 |
| Document Copy Fee | \$3/copy |
| Foreign Transactions | 3% of transaction amount |
| Late Payment Fee | |
| Balances \$5 - \$100 | \$5 |
| Balances over \$100 | \$10 |
| Minimum Payment <i>(whichever is greater)</i> | \$15 or 3% of total balance |
| Return Check Fee | \$29/item returned |
| Rush Card Fee | actual shipping cost |

Refer to loan documents for loan related fees