

# Alliance Credit Union Fee Schedule

## General Fees

Account Closure Fee <i>(within six months of opening)</i> .....	\$15
Account History .....	\$2
Account Reconciliation/Research .....	\$20/hour
<i>(no charge if credit union error found)</i>	\$15/fraction of hour
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
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
Coin Processing <i>(Curtner, Blossom Valley, Sunnyvale, Fremont, Racine)</i>	
Coinstar® Coins to Cash® for members:	
Share & loan balance over \$5000.....	no charge
Share & loan balance under \$5000..	4.9% of transaction amount
Primary member is under 18.....	no charge
Coinstar Coins to Cash for non-members..	9% of transaction amount
Coinstar Coins that Count® <i>(charitable contribution)</i> .....	no charge
Coinstar ecertificate or Gift Card <i>(various brands)</i> .....	no charge
Coin processing at teller window.....	20% of transaction amount
Coin Processing <i>(O'Connor Hospital, Glen Meade, Myrtle Grove, GE Site)</i>	
Rolled coin .....	no charge
Unrolled coin .....	20% of transaction amount
Collection Item .....	\$15
Medallion Guarantee Stamp .....	\$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 .....	\$29
Wire Transfers	
Continental U.S. ....	\$20
International .....	\$30
Incoming .....	no charge
<b>Automated Teller Machine (ATM)</b>	
ATM Card Replacement .....	\$7.50
ATM Overdrawn Account .....	\$29/item
ATM Out-of-Network Transactions	
4 per month .....	no charge
5 or more per month .....	\$2 each
<i>(Additional charges may be assessed by out-of-network providers; varies by merchant)</i>	
Point-of-Sale <i>(imposed by merchant at time of sale)</i> .....	varies

## Bill Payer Fees

Bill Payer Fee .....	no charge
Bill Payer Stop Payment Fee .....	\$29
Bill Payer NSF Return Items .....	\$29/each

## Business Checking

.....	\$12/month
Additional services available .....	varies by product

## Checking Fees

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 .....	\$10/month
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

Debit Card Replacement .....	\$7.50
Debit Draft Requests .....	\$10/each
Transactions made <i>(fees assessed by MasterCard)</i>	
Outside U.S. ....	1.0% of transaction amount
In Foreign Currencies .....	1.0% of transaction amount

## Online Banking

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

Early Withdrawal .....	varies
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## Visa® Credit Card

Balance Transfer/Cash Advance Fee .....	no charge
Card Replacement Fee .....	no charge
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 .....	\$25/item returned
Rush Card Fee .....	actual shipping cost

## Refer to loan documents for loan related fees

# Alliance Credit Union Fee Schedule



800.232.8669 : [alliancecreditunion.org](http://alliancecreditunion.org)

## Continued

### Safe Deposit Box Rental

*(Available at the Racine Financial Center only)*

Annual Rental Fee .....	3 x 5 inches	\$20
	3 x 10 inches	\$30
	5 X 5 inches	\$30
	5 X 10 inches	\$45
Drilling .....		\$125
Lost Key .....		\$20
Late Rental .....		\$5