Alliance Credit Union
Fee Schedule

ALLIANCE CREDIT UNION

800.232.8669 : alliancecreditunion.org

General Fees

Account Closure Fee *(within six months of opening)* $15

Account History $2

Account Reconciliation/Research $20/*hour*
(no charge if credit union error found) $15/*fraction of hour*

Address Locator $5

Alliance Visa® Gift Cards ..... $3.95 *each*
- Inactivity Fee *(after 12 months)* $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 *(Curtner, Blossom Valley, Racine)*
- Coinstar® Coins to Cash® for members:
  - Share & loan balance
    - More than $5,000 ..... no charge
    - Less than $5,000 ..... 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® *(charitable contribution)* ..... no charge
- Coinstar ecertificate or Gift Card *(various brands)* ..... no charge
- Coin processing at teller window ..... 20% *of transaction amount*

Coin Processing *(Glen Meade)*
- Rolled coin ..... no charge
- Unrolled coin ..... 20% *of transaction amount*

Collection Item $15

Medallion Guarantee Stamp $15

Escheat *(abandoned account)* $2

Inactive Account $5/*month*
(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.)

Legal Order *(levy, subpoena, etc.)* $50

Money Orders – up to $1,000 ..... $2/*each*

New Membership $10

Non-Sufficient Funds (NSF) $29/*item*

Overdraft Fee $29/*item*

Returned item deposited or cashed at:
- Alliance Credit Union $20

Statement Copy $2

Stop-Payment Order $29

Wire Transfers
- Continental U.S. $20
- International $30
- Incoming ..... no charge

Automated Teller Machine (ATM) Fees

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*

(Additional charges may be assessed by out-of-network providers; varies by merchant)

Shared Branching Transactions
- 4 per month ..... no charge
- each additional transaction per month $2

Business Checking Fees

Monthly Service Charge $12/*month*

Additional services available ..... varies by product

Checking Fees

Copy of Check/Draft *(per statement)*
- First two ..... no charge
- More than two $3/*copy*

Monthly Service Charge
- Value Checking $6/*month*
  (waived if Direct Deposit($500 min.), students under 23, $1,000 minimum daily balance or loan relationship)
- Dividend Checking ..... $7/*month or* $15,000 *minimum daily balance*
- Fresh Start Checking $10/*month*

Overdraft Transfer Fees *(automatic non-personal transfers)* $5/*transfer*

Personalized Checks Charge ..... varies with style

Counter Checks ..... $5 *for 10 checks*

Returned Check/Automatic Payment $29/*item*

MasterMoney® Debit Card Fees

Debit Card Replacement $7.50

Debit Draft Requests $10/*each*

Transactions made *(fees assessed by MasterCard)*
- Outside U.S. ..... 1% *of transaction amount*
- In Foreign Currencies ..... 1% *of transaction amount*

Online Banking Fees

External Funds Transfer *(outgoing funds transfers to accounts at different institutions)*
- $0 - $1,999.99 ..... $3.25
- $2,000 - $4,999.99 ..... $4.25
- $5,000 - $9,999.99 ..... $5.75
- $10,000 + ... $7.25
- Next Day Transfers $7.75

Bill Payer Fee ..... no charge

Bill Payer Stop Payment Fee $29

Bill Payer NSF Return Items $29/*each*

Safe Deposit Box Rental Fees

(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