

# Alliance Credit Union 2026 Fee Schedule

## Savings, Investments & Checking Accounts

- Savings withdrawal at branch – 3 per month ..... FREE  
After 3<sup>rd</sup> in same month ..... \$5.00 each
- Holiday/Vacation Savings withdrawal – 1 per month ..... FREE  
After 1<sup>st</sup> in same month ..... \$5.00 each
- IRA Savings – monthly fee if balance drops below \$100 ..... \$5.00
- IRA Transfer-out Fee (from Alliance), per request ..... \$50.00

### **Certificates of Deposit – early redemption penalty:**

- Terms Less than twelve (12) months ..... 90 days loss of interest
- Terms of twelve (12) to thirty-six (36) ..... 180 days loss of interest
- Terms greater than thirty-six (36) ..... 365 days loss of interest

## **Money Market Accounts**

- Daily Investment Fund, monthly charge if balance drops below \$2,500 at any time during the month ..... \$5.00
- Daily Investment Fund & Money Market, excessive clearing fee (more than six (6) auto transfers/checks cleared per month) per item ..... \$25.00

### **Checking Accounts – Monthly charge if balance drops below minimum at any time during the month:**

- Free Personal Checking (type 76) ..... No Charge
- Best Interest Checking (type 70 & 78) ..... No Charge
- Fresh Start Checking (type 79) per month ..... \$10.00  
Or with Direct Deposit or Payroll Deduction per month ..... \$5.00

- Check Orders (Harland Clarke) ..... check prices vary by style
- Copy of historical check clearing, official check or money order, per item (max 4 checks, 5+ Account research fee, min 1 hour) ..... \$5.00
- Returned Check or ACH items, per item ..... \$30.00
- Courtesy Pay fee, per item ..... \$25.00  
(available to qualified members)
- Stop Payment Fee, per item ..... \$30.00  
(effective for 6 months, maximum of \$60.00 per stop payment request)
- Reoccurring Debit Card Stop Payment fee, per item ..... \$30.00
- Administrative fee for closing a new account within 90 days ..... \$25.00
- Administrative closing fee on misused account ..... \$25.00

## **Check Cashing Fees**

- Check of more than \$200 ..... \$5.00  
Check cashing fees do not apply when:
  1. You have a \$500 aggregate balance on deposit
  2. You deposit a minimum of \$25.00 into account
  3. You have a loan balance of \$5,000 or greater (VISA excluded)

## **Phone Service**

- Transfer request ..... \$5.00
- Check request (mail to statement address) ..... \$5.00
- Online or Telephone Loan Payments (MessagePay) ..... \$5.99

## **Other Account/Loan Fees**

- Savings transfer/checking account overdraft ..... \$5.00 per transfer
- Return Deposited Check fee (written by depositor or check drawer on account at Alliance) per item, per presentation ..... \$20.00
- Account transfer fee (new number request) ..... \$25.00†
- Return Mail Fee, per item ..... \$5.00
- Custodial Fee, Warehousing of Account ..... \$5.00
- Dormant Account Fee, per quarter ..... \$5.00
- ACH Same Day Origination Credit entries ..... \$5.00

## Electronic Services

- Internet Home Banking ..... FREE
- Bill Pay service w/Alliance Checking Account ..... FREE
- Mobile Banking ..... FREE
- Electronic Statements ..... FREE  
- Paper Statement ..... \$3.00

## **ATM and VISA Debit Card Transaction Fees**

- Alliance owned & operated ATMs – All Transactions ..... FREE
- CO-OP & Member Access Network ATMs (non proprietary)
  - Deposits, transfers, credit advances & balance inq ..... No Charge
  - Withdrawals – up to 8 per month ..... No Charge
  - Withdrawals – after 8<sup>th</sup> in same month ..... \$1.50 each
- STAR, Cirrus, The Exchange and other ATM networks, transaction Charge (e.g. withdrawal, transfer, balance inq, etc.) ..... \$2.00
- ATM or Visa Debit card replacement, 1<sup>st</sup> time \$5.00, subsequent ..... \$10.00

## **Audio Response Service (Tel-A-Connect)**

- First 6 PIN calls per month ..... FREE
- PIN calls after the 6<sup>th</sup> in the same month, per session ..... \$1.00

## Shared Branch

- Usage Fee ..... \$3.00 per visit  
Other fees may apply.

## Safe Deposit Box Rentals (Hazelwood Office Only)

- 3" X 5" X 21" Box ..... \$18.00 per year
- 3" X 10" X 21" Box ..... \$35.00 per year
- Safe Deposit Box Drilled ..... Cost + \$25.00 Service Charge
- Locks changed on box ..... Cost + \$25.00 Service Charge
- Replacement key(s) for box ..... Cost + \$25.00 Service Charge

## Miscellaneous Items

- Fax Fee for Mortgage Payoff Requests ..... \$20.00
- Lien Release Fee (1<sup>st</sup> request is free) ..... \$25.00
- VISA® Prepaid Debit Cards ..... \$4.00
- VISA Gift Cards ..... \$4.00†
- VISA® Prepaid Debit Cards Reload Fee ..... \$1.00
- Notary Service (members) ..... FREE
- Notary Service (non-member) ..... Fee defined by Notary Handbook
- Photo Copies for members only – up to 3 pages ..... FREE
- Photo Copies for members only – after 3<sup>rd</sup> page ..... \$5.00 per page
- Special Order of Currency &/or Coin ..... Cost
- Money Order fee, per item ..... \$2.00
- Official Check fee, per check ..... \$5.00
- Statement History Fee, per page ..... \$5.00
- Account research, per hour fee ..... \$30.00†
- Coin counting and/or sorting fee (member) ..... \$3.00
- Coin counting and/or sorting fee (shared branch non-member) ..... \$10.00
- Levies & Garnishments, per order fee ..... \$50.00
- 3<sup>rd</sup> Party Credit/Balance Verifications ..... \$10.00

## **Wire Transfer Fees**

- Incoming wires less than \$2,500 ..... \$7.50
- Incoming wires of \$2,500 or more ..... FREE
- Outgoing wires within the USA ..... \$25.00
- Outgoing international wires ..... \$50.00
- Return Wire Fee ..... \$25.00†

Please note: Alliance reserves the right to make any changes in the future on most fee related services as permitted by law. Other account & miscellaneous fees may apply.



Effective Date:02/01/2026  
† 2026 Changes