

# Alliance Credit Union 2017 Fee Schedule

**Alliance Membership Fee** .....FREE

## **Savings, Investments & Checking Accounts**

Savings transfer / checking account overdraft.....\$5.00 per transfer  
(Federal Reg. D limits auto transfers/check clearings to 6 per month)

Savings withdrawal at branch offices - 3 per month .....FREE  
after 3rd in same month.....\$5.00 each

Holiday/Vacation Savings withdrawal - 1 per month.....FREE  
after 1st in same month.....\$5.00 each

IRA Savings - monthly fee if account 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, excessive check clearing fee for more than six (6) auto transfers/checks cleared per month per item.....\$25.00  
(Federal Reg. D limits automatic transfers/check clearings to 6 per month)

### **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
- ◆ Alliance CU Advantage (type 77) .....\$4.00
- ◆ Fresh Start Checking (type 79) per month.....\$10.00  
or with Direct Deposit or Payroll Deduction (per month).....\$ 5.00

Check Printing Charge .....check prices vary by style  
Temporary check fee eliminated†

Copy of historical check clearing, official check or money order,  
per item.....\$10.00

Returned Check or ACH items, per item.....\$26.00

Courtesy Pay fee, per item .....\$26.00  
(available to qualified members)

Stop Payment fee, per item.....\$26.00  
(effective for 6 months / maximum of \$52.00 per stop payment request)

Official Check & Money Order Stop Payment fee, per item.....\$26.00  
(maximum of \$52.00 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

## **Electronic Services**

Virtual Branch Internet Home Banking.....FREE

Online Bill Paying service w/Alliance checking account .....FREE

Mobile Banking.....FREE

Electronic Statements .....FREE

Paper Statements Mailed.....\$3.00

Temporary Debit Card for member and/or joint owner .....FREE†

Second Temporary Card.....\$3.00

VISA® Debit Card monthly fee.....FREE

ATM Card monthly fee.....FREE†

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

- ◆ Alliance owned & operated ATMs - All Transactions.....FREE
- ◆ Point of Sale (including cash back).....FREE
- ◆ CO-OP & Member Access Network ATMs (non-proprietary)
  - Deposits, transfers, credit advances & bal. inquiries.....No Charge
  - Withdrawals - up to 8 per month.....No Charge
  - Withdrawals - after 8th in the same month.....\$1.50 each
- ◆ STAR, Cirrus, The Exchange and other ATM networks, transaction Charge (e.g. withdrawal, transfer, balance inquiry etc.).....\$2.00
- ◆ ATM or Visa Debit Card replacement.....\$5.00

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

- ◆ First 6 PIN calls per month.....FREE
- ◆ PIN calls after the 6th in the same month, per session.....\$ 1.00

### **Mobile Check Deposit (app):**

- ◆ Transaction fee per check deposit.....\$ 0.75  
(This fee is determined by the users account relationship & could be FREE!)

### **Shared Branch**

- ◆ Usage fee.....\$3.00 per visit

### **Safe Deposit Box Rentals (Hazelwood Office Only)**

- ◆ 3" X 5" X 21" Safe Deposit Box .....\$18.00 per year
- ◆ 3" X 10" X 21" Safe Deposit Box .....\$35.00 per year
- ◆ Safe Deposit Box Drilled .....Cost + \$25 Service Charge
- ◆ Locks changed on box .....Cost + \$25 Service Charge
- ◆ Replacement key(s) for box .....Cost + \$25 Service Charge

### **Check Cashing Fees**

- ◆ Check of more than \$200.....\$5.00†  
*Check cashing fees do not apply when:*
  - You have a \$500 aggregate balance on deposit
  - You deposit 50% of check(s) presented
  - You have a loan balance of \$5,000 or greater (Visa excluded)

### **Misc. 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® 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.....\$ .50 per page

Special Order of Currency &/or Coin.....Cost†

Money Order fee, per item .....\$2.00

Official Check fee, per check .....\$5.00

### **Phone Service**

- ◆ Transfer request.....\$5.00
- ◆ Check request (mail to statement address) .....\$5.00

Statement History Fee, per page .....\$5.00

Return Mail Fee, per item.....\$5.00

Custodial Fee, Warehousing of Account .....\$5.00

### **Returned Check Fee**

- ◆ Written by 2nd party & deposited at Alliance, per item .....\$10.00
  - ◆ Written by depositor or 3rd party & deposited at Alliance, per item....\$20.00
- Dormant Account Fee, per quarter .....\$5.00

Collection Item, per item .....\$25.00

Account research, per hour fee.....\$25.00

Coin counting and/or sorting fee (member).....\$3.00†

Coin counting and/or sorting fee (non-member).....\$10.00†

### **Incoming Wire Transfer Fee**

- ◆ Wires less than \$2,500 .....\$7.50
- ◆ Wires of \$2,500 or more .....FREE

### **Outgoing Wire Transfer Fee**

- ◆ Within the USA .....\$20.00
- ◆ International.....\$37.50

ACH Same Day Origination Credit entries.....\$5.00†

Online or Telephone Loan Payments.....fees vary by loan amount

Levies & Garnishments, per order fee.....\$25.00

Financial Services Consultation.....FREE

**Please note:** Certain services may not be available at all locations. Alliance reserves the right to make any change in the future on most fee related services as permitted by law. Other account and miscellaneous fees may apply.

Last Revised: 03/07/2017

† January 1, 2017 change