

# Alliance Credit Union 2020 Fee Schedule

## 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
- ◆ *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.....\$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) †

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

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

## **Shared Branch**

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

## **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 a minimum of \$25 into account
- 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 .....\$12.00

◆ 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 (shared branch 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.....\$25.00†

Levies & Garnishments, per order fee.....\$50.00

3<sup>rd</sup> Party Credit/Balance Verifications.....\$10.00

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

Effective Date: 01/01/2020

† 2020 change

