

Alliance Credit Union 2022 Fee Schedule

Savings, Investments & Checking Accounts

Savings transfer / checking account overdraft.....\$5.00 per transfer
Savings withdrawal at branch offices - 3 per monthFREE
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) months90 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 and Money Market, excessive clearing fee for 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 Printing Chargecheck prices vary by style
Temporary check fee eliminated†

Copy of historical check clearing, official check or money order,
per item (max 4 checks, 5+ Account research, 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)

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 accountFREE

Mobile Banking.....FREE

Electronic StatementsFREE

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 (1st 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 3rd 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 moreFREE

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

3rd 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: 01/01/2022

† 2022 change

