

Alliance Credit Union 2024 Fee Schedule

Savings, Investments & Checking Accounts

- Savings withdrawal at branch – 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 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:
 - You have a \$500 aggregate balance on deposit
 - You deposit a minimum of \$25.00 into account
 - 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 presentment \$20.00
- 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 AccountFREE
- Mobile BankingFREE
- 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 8th 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, 1st time \$5.00, subsequent \$10.00†

Audio Response Service (Tel-A-Connect)

- First 6 PIN calls per monthFREE
- 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" 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 (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 pagesFREE
- Photo Copies for members only – after 3rd 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 \$25.00
- 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
- 3rd Party Credit/Balance Verifications \$10.00

Wire Transfer Fees

- Incoming wires less than \$2,500 \$7.50
- Incoming wires of \$2,500 or moreFREE
- Outgoing wires within the USA \$25.00†
- Outgoing international wires \$50.00

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: 02/01/2024
† 2024 Changes