



# SCHEDULE OF FEES

Effective August 1, 2011

## Account Fees

- Account Closure (Within 30 days).....\$25
- Account Research/Balancing per hour.....\$20  
(Minimum charge is \$20.)
- ACH Stop Payment or Revocation.....\$28  
(Includes any Authorized or Preauthorized electronic payment)
- ACH Return Payment (Non-sufficient Funds).....\$35
- Cash Letter (Collections).....\$10
- Check Return (Non-Sufficient Funds).....\$35
- Check Return from Self (other Financial Institution).....\$35
- Check Return from a Two Party Item.....\$15  
(At the time of second rejection)
- Collection Item (per item).....\$20
- Convenience Payment.....\$5  
(Making payment from another financial institution)
- Inactive Account.....\$6  
(Each month after 1 yr. on Inactive Accounts)
- Escheatment Account.....\$30  
(On dormant accounts after 3 years)
- Legal Processing (per hour).....\$75
- Overdraft from Share Savings.....\$5  
(Limit 6 per calendar month)
- Overdraft Privilege Fee.....\$35
- Plus Checking Monthly Fee.....\$8.50
- Plus Checking Service Option Monthly Fee.....\$5
- Share Savings balance below the min. \$25.....\$10  
(Fee will accrue quarterly and be automatically deducted)
- Stop Payment of Check.....\$35
- Student Checking Monthly Fee.....\$2.95
- Refinance of Loan (Rebooking Fee).....\$50  
(Prior to 1 year)
- Return Mail.....\$5
- Safe Deposit Box Missing Key.....\$25
- Safe Deposit Box Rental Late Fee.....\$10  
(Fee will be assessed if the rental payment is 30 days or more past due)
- Subordination Agreement (Real Estate).....\$50

## ATM Fees

- ATM Empty Envelope.....\$27
- ATM Return (Non-Sufficient Funds).....\$35
- ATM/Debit Replacement Card.....\$5

### ATM Transactions:

- Unlimited Free withdrawals at Altier owned ATMS using an Altier CU card
- 5 Free monthly cash withdrawals or balance inquiries at foreign (Non-Altier owned) ATMs
- ATM excess withdrawal or balance inquiry.....\$1  
(After 5 free per month – This fee will automatically be deducted from your checking account the last day of each calendar month.)

- Non-members usage of Altier-owned ATMs.....\$2.75

## Online Bill Payment Fees

- Online Bill Pay Monthly Service Fee.....\$2.95  
6 transactions per calendar month,  
for each additional transaction.....\$0.55
- Online Bill Pay Stop Payment.....\$35
- Online Bill Pay Return (Non-sufficient Funds).....\$35

## Product/Service Fees

### American Express Traveler's Cheques:

Single signer \$1 per every \$100  
Double signer \$1.50 per every \$100

- Cashier's Check Payable to Other.....\$3
- Cashier's Check Payable to Self.....\$0
- Cashier's Check for Non-Members.....\$5
- Coin Processing Fee.....4% of Coin Value
- Copy of Paid Check or Interim Statement.....\$3
- Copy of Statement.....\$3
- Money Order.....\$3
- Original Paid Check.....\$10
- Temporary Checks (10 checks).....\$3

### Visa Gift Card Fees:

- Purchase Fee.....\$3.95
- Maintenance Fee.....\$2.95  
(Maintenance fee charged after 12 consecutive months of inactivity.)
- Replacement Fee.....\$5  
(Lost or stolen card)
- ATM Withdrawal Fee.....\$1.50  
(If the card is used as an ATM transaction)
- ATM Balance Inquiry.....\$0.50  
(If used at an ATM to obtain balance information)

### Wire Transfer Fees:

- Domestic.....\$20
- International.....\$40

### Credit Card Fees:

- Annual Fee.....N/A
- Late Charge Fee .....up to \$25
- Replacement Card Fee.....\$7
- Transfer Fee.....1% of balance transferred or minimum of \$10 or maximum of \$99 (balance transfers only)