



SCHEDULE OF FEES

Account Fees

- Account Closure (Within 30 days).....\$25
- Account Research/Balancing per hour.....\$20
(Minimum charge is \$20.)
- Cash Letter (Collections).....\$10
- Check Return from a Two Party Item.....\$15
(At the time of second rejection)
- Collection Item (per item).....\$20
- Convenience Payment.....\$16
(Fee assessed on loan payment using a debit or credit card)
- Convenience Payment.....\$3
(Fee assessed on loan payment using a checking account)
- Inactive Account.....\$6
(Each month after 1 yr. on Inactive Accounts)
- Escheatment Account.....\$50
(On dormant accounts after 3 years)
- Legal Processing (per hour).....\$75
- Excessive Withdrawal from Savings (over 6/month).....\$5
- Overdraft from Share Savings.....\$5
(Limit 6 per calendar month)
- Overdraft Privilege Fee.....\$35
- Refinance of Loan (Rebooking Fee).....\$50
(Fee Waived with \$5000 Additional Cash Out)
- 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)
- Share Savings balance below the min. \$25.....\$10
(Fee will accrue quarterly and be automatically deducted)
- Restore Checking Monthly Fee.....\$6.00
- Student Checking Monthly Fee.....\$2.95
- Subordination Agreement (Real Estate).....\$75
- Negative Recovery Fee.....\$8
- Returns.....\$35
 - ACH Return Payment (Non-sufficient Funds)
 - Check Return (Non-sufficient Funds)
 - Check Return from Self (other Financial Institution)
- Stop Payments\$35
 - ACH Stop Payment or Revocation
(Includes any Authorized or Preauthorized electronic payment)
 - Check Stop Payment

Online Bill Payment Fees

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

ATM Fees

- ATM Empty Envelope.....\$35
- ATM Return (Non-sufficient Funds).....\$35
- ATM/Debit Replacement Card.....\$7

ATM Transactions:

- Unlimited free withdrawals at Altier owned ATMs using an Altier CU card
- 7 free monthly cash withdrawals or balance inquiries at foreign (Non-Altier owned) ATMs
- ATM excess withdrawal or balance inquiry.....\$1
(After 7 free per month – This fee will automatically be deducted from your checking account the last day of each calendar month.)

Product/Service Fees

- 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
- Coin Processing Fee for Non-Members..12% of Coin Value
- Copy of Paid Check or Interim Statement.....\$3
- Copy of Statement.....\$3
- Money Order.....\$3
- Original Check Image.....\$2
- Temporary Checks (10 checks).....\$3
- Verification of Deposit.....\$10

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)

Wire Transfer Fees:

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

Credit Card Fees:

- Annual Fee.....N/A
- Late Charge Feeup to \$25

Other Fees:

- Car Fax Report.....\$16.95