



Service Fees & Charges Disclosure
Effective April 1, 2017

GENERAL FEES	
Cashier's Check (2 per member, per day FREE)	\$3.00 each additional
Money Order	\$2.50 each
Gift Cards	\$3.00 each
Outgoing Wire Transfer (domestic)	\$15.00 per wire
Retrieval of Archive Documents	\$20.00
Court-ordered Payments (per transaction)	\$5.00
Levies and Garnishments	\$20.00
Incorrect Address, per returned item	\$3.00
Transfer Title of Property (Escheat Fee)	\$30.00
Fax Service	\$2.00 first page, \$0.50 each additional
Overnight Delivery	\$15.00
Saturday Delivery	\$30.00
Statement Copy (per page)	\$3.00
Account History Copy	\$3.00
Telephone Transfers (incoming funds from another institution)	\$15.00
Reconcile Account (per hour/minimum)	\$20.00
Inactive Member Fee Per Quarter	\$12.00
Minimum Balance Fee*	\$3.00

*Applied to memberships with deposit accounts only where combined balance at month end is less than \$500. Fee waived for members with active loan, Visa Credit Card, or checking account.

SAVINGS ACCOUNT FEES	
Overdraft from any savings account	\$5.00 per transfer
Re-open closed savings account (within 12 months)	\$15.00

CHECKING ACCOUNT FEES	
Overdraft Paid Fee	\$30.00
Overdraft Return Fee	\$30.00
Stop Payment Request	\$25.00
Stop Payment Request (if funds available)	\$20.00
Stop Payment Renewal	\$20.00
Copy of Check	\$5.00
Returned Check	\$30.00
Printed Checks	Market
Extra Starter Checks (set of 8)	\$5.00
Below Minimum Balance (per month, Preferred Checking)	\$15.00
Check Cashing (Balance below \$100, no other services)	\$5.00 min. or 1% of check

ELECTRONIC BANKING FEES	
CU Online (Online Banking)	FREE
E-Statements	FREE
Bill Pay (fee waived if enrolled in e-statements)	\$4.95 per month
Non-Sufficient or Uncollected Funds (ATM, debit, or ACH)	\$30.00
Return of ACH transactions	\$30.00
Stop Payments on Bill Pay Transactions	\$15.00
Shared Branching Transactions (5 per month FREE)	\$2.00 each additional

CARD FEES (VISA CREDIT CARD, DEBIT CARD, ATM)	
Replacement Card	\$10.00
Transaction Copy Request	\$20.00
Balance Update	\$5.00
Visa Credit Card Late Payment	\$30.00
Returned Check	\$30.00
ATM Transactions - 5 FREE transactions at STAR ATMs per month	\$1.00 each additional transaction
ATM Transactions at non-STAR ATMs	\$1.00
NOTICE: If you use a non-Alliance One ATM you may incur an additional surcharge imposed by the ATM owner.	

LOAN FEES	
Returned Check	\$30.00
Late Payment	\$30.00
Refinance Loan Fee (Rewrite)/Change Interest Rate	\$50.00
Additional Credit Reports to Reduce Rate	\$5.00
Loan Application After Turndown (Within 6 Months)	\$25.00
Collateral Loan Processing Fee (Credit Score below 640)	\$50.00
Vehicle Liens	Varies by State
GAP Waiver Coverage (Available at CU Loan Origination)	\$175.00
Prepaid Interest for Dealer Closing (CRIF - Aimbridge)	\$125.00
VSI Fee for Dealer Closing (CRIF - Aimbridge)	\$40.00
Real Estate Subordination Fee	\$100.00