

Schedule of Fees

Checking Account Fees	Amount
Monthly Maintenance Fee ¹	\$2.00
Charge per Check Processed ¹	\$0.20
Check Image Copy	\$3.00
Personal Check	Varies
Overdraft Transfer from Savings	\$5.00

¹Applies to the NOW checking account

ATM/Debit Card Fees	Amount
Transactions made at non-ALIGN ATM Terminal (withdrawal/transfers)	\$1.00 (1st 8 per month are free)

Third Party ATM Notice:

When you use an ATM not owned by Align, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Align Checking with Connect Plus Money Management package (withdrawals/transfers at non-Align ATM Terminals)	\$1.00 (1st 10 per month are free)
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Balance Inquiries at Non-ALIGN Owned Terminals	\$0.50
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Align Checking with Connect Premiere Money Management package and Student Checking (withdrawals/transfers at non-Align ATM Terminals)	FREE
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Other Fees	Amount
Plastic Card Replacement Fee (ATM, Debit, Credit)	\$10.00
Insufficient Funds (NSF/Uncollected) for 18/65 Accounts ²	\$5.00
Insufficient Funds (NSF/Uncollected/Assurance Pay OD) ²	
<i>Tiered per calendar year</i>	
Tier 1: First Occurrence	\$25.00
Tier 2: Second and Third Occurrence	\$30.00
Tier 3: Over Three Occurrences	\$35.00
Stop Payment	\$20.00
Stop Payment for 18/65 Accounts	\$10.00
Domestic Wire Fee (outgoing)	\$20.00
International Wire Fee (outgoing)	\$50.00
Official Checks Payable less than \$500	\$1.00
Official Checks Payable \$500 or more	\$3.00
Online Bill Payer	FREE
Returned Deposited Items	\$8.41
Foreign Check Collection	Varies
Statement Copy	\$5.00
Research	\$20.00/Hour
Tax Levy/Attachment	\$20.00
Safe Deposit Boxes ³	\$18-\$55
Abandoned Property Submission	\$25.00
Coin Sorter Fee for Non-Members	7%

² Overdraft fees imposed for any of the following: share draft, in-person withdrawal, ATM withdrawal, or other electronic means, such as debit card point of sale or ACH transactions.

³ No insurance is provided on safe deposit boxes

