

Schedule of Fees

Checking Account Fees	Amount
Commercial Checking Monthly Maintenance Fee ¹	\$10.00
Business NOW Account Monthly Maintenance Fee ²	\$2.00
Charge per Check Processed	\$0.20
Check Image Copy	\$3.00
Printed Check Orders	Varies
Overdraft Transfer from Savings	\$5.00
Withdrawals/Transfers at Non-ALIGN Machines (First 8 monthly are free)	\$1.00

¹Applies to commercial checking account with balances under \$1,000

²Applies to accounts with balances under \$100

Coin Sorter Fees	Amount
Non-Members	7%

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).

Dormant Account Fee:

Align Credit Union will impose a monthly fee of \$3 on accounts that have been inactive for 1 year or more. An account is considered in-active if there have been no deposits, withdrawals or other transactions initiated by the account holder during this period.

Other Fees	Amount
Plastic Card Replacement Fee (ATM, Debit, Credit)	\$15.00
Insufficient Funds (NSF/Uncollected) ³	
<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	\$25.00
Domestic Wire Fee (outgoing)	\$20.00
International Wire Fee (outgoing)	\$75.00
Official Checks	\$3.00
Online Bill Payer	FREE
Returned Deposited Items	\$7.14
Foreign Check Collection	Varies
Statement Copy	\$5.00
Research	\$20.00/Hour
Tax Levy/Attachment	\$20.00
Safe Deposit Boxes ⁴	\$20-\$65
Abandoned Property Submission ⁵ Non-Member Check Cashing Fee: Returned	\$5
Wire fee:	\$45

³ Insufficient fees imposed for any of the following: share draft, ATM withdrawal, or other electronic means, such as debit card point of sale or ACH transactions.

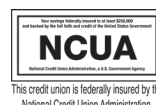
Debits (e.g. ACH payments), items drafted by you (such as checks) or transactions you set up (such as preauthorized transfers) that are submitted for payment against either a checking or savings account may be returned if the amount of the debit exceeds the funds available in the account. Each time we return a debit or draft for insufficient funds, we will assess a nonsufficient fund (NSF) fee. The entity that submitted the debit may submit another debit to Align Credit Union, even if we have already returned the prior debit for insufficient funds. If the resubmitted debit again exceeds the funds available, Align Credit union will return the debit resulting in an additional NSF fee. Thus, you may be charged up to three NSF fees in connection with a single debit that has been returned for insufficient funds multiple times.

⁴ No insurance is provided on safe deposit boxes.

⁵ Applies if savings balance is below \$200 and there has been no membership activity for the previous 12 months.



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