Schedule of Fees
Personal & Business

Checking Account Fees	Amount
Monthly Maintenance Fee[1] Small Business Checking	$2.00
Monthly Maintenance Fee[2] Commercial Checking	$10.00
Charge Per Check Processed[1]	$0.20
Check Image Copy (per copy)	$3.00
Check Orders	Varies
Standard Checks (18/65 Checking)	FREE
Standard Checks** (primary member)	1 Box FREE
Overdraft Transfers from Savings	$5.00

ATM/Debit Card Fees	Amount
Plastic Card Replacement Fee (ATM, Debit, Credit)	$15.00
Plastic Card Replacement RUSH Fee (ATM, Debit, Credit)	$65.00
Balance Inquiries - Align Owned ATM (Debit, ATM)	FREE
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).

[1] *Applies to the Small Business Checking (with account balances under $100).*

[2] *Applies to commercial checking account with balances under $1,000.*

[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 an non sufficient 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] *Returned Deposited Items fee does not apply to items deposited to 18/65 accounts*

[5] *No insurance is provided on safe deposit boxes*

** The Stop Payment Fee does not apply to payments initiated through the Credit Union's Bill Pay service.*

*** If a member opens several checking accounts, the limit is 1 box, not one box per account.*

****An account is considered dormant if there have been no deposits, withdrawals or other transactions initiated by the account holder in the account during the most recent 12 month period and the balance is less than $200.*

Other Fees	Amount
Abandoned Property Submission	$25.00
Coin Sorter Fee for Non-Members	7%
Foreign Check Collection	Varies
Dormant Account Monthly Fee***	$3.00
Insufficient Funds (NSF/Uncollected)[3] for 18/65 Accounts	$5.00
Insufficient Funds (NSF/Uncollected)[3]	
Tier 1: First Occurence	$25.00
Tier 2: Second & Third Occurence	$30.00
Tier 3: Over Three Occurences	$35.00
Non-Member Check Cashing Fee	$5.00
Mortgage Subordination Fee	$250.00
Official Check Fee(≤$500)	$3.00
Official Check Fee (>$500)	$5.00
Online Bill Payer	FREE
Research	$20.00/Hour
Residential Mortgage Modification Fee	
Conforming 1st Mortgage	1% of Loan (Max $1,500)
Home Equity Loan	1% of Loan (Max $1,500)
Jumbo 1st Mortgage	1% of Loan (Max $3,000)
Home Equity Line of Credit	1% of Loan (Max $500)
Returned Deposited Items[4]	$7.14
Safe Deposit Boxes[5]	$20.00-$65.00
Statement Copy (per statement)	$5.00
Stop Payment*	$25.00
Stop Payment* (18/65 Accounts)	$10.00
Tax Levy/Attachment	$20.00
Wire Fees	
Domestic Wire Fee (outgoing)	$20.00
International Wire Fee (outgoing)	$75.00
Returned Wire Fee	$45.00

Align® CREDIT UNION

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NCUA This credit union is federally insured by the National Credit Union Administration.

MEMBER MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION MSIC Shares and deposits in excess of NCUA limits are fully insured by MSIC.

EQUAL HOUSING LENDER

NMLS ID 423280

Last Updated: 6/5/2026