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October 3, 2025

Subject: Important Notice: Changes to Align Credit Union's Fee Schedule

As part of our ongoing efforts to enhance the services we provide, we are writing to inform you of upcoming changes to our fee schedule. We value your membership and want to ensure you are aware of these changes in advance.

Effective Date:

The new fees will be effective starting **November 15th, 2025**.

Summary of Changes:

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

Safe Deposit Box annual fee:

- **Small Box (2" x 5"):** The annual fee will increase from \$18 to \$20.
- **Medium Box (3" x 5"):** The annual fee will increase from \$20 to \$40.
- **Large Box (5" x 5"):** The annual fee will increase from \$30 to \$55.
- **Extra Large Box (3" x 10"):** The annual fee will increase from \$55 to \$65.

Stop Payment fee: The fee for putting a stop payment on a check or ACH will increase from \$20 to \$25.

International Wire fee: The fee for sending an international wire will increase from \$50 to \$75.

Returned Wire fee: Align will begin imposing a returned wire fee of \$45.

Official check fee: The fee for the issuance of an official check payable for less than \$500 will increase from \$1.00 to \$3.00.

Non-member check cashing fee: Align will begin imposing a \$5 fee for any non-member cashing an on-us or official check drawn off Align Credit Union.

Why the Change?

We understand that fee changes can be concerning. These adjustments are made to ensure we can continue to offer the best possible services and maintain the financial health of our credit union. The increased fees will help us invest in new technologies, enhance security measures, and improve the overall member experience.