

## FEE SCHEDULE

Where fees are concerned, we're minimalists! For those we do have, we work to keep them as low as possible for our Members.

Checking Account Fees	
Check image copy	\$3.00 or FREE Online
Personal checks	vary with style
Overdraft Transfer from Savings	\$5.00

ATM/Debit Service Charge	
Transactions made at non-Align ATM Terminal (withdrawals/transfers)	\$1.00 (1st 8 per month FREE)
Align Connect Plus Checking	\$1.00 (1st 10 per month FREE)
Balance inquiries at non-Align ATM Terminal	\$0.50
Align Connect Premier and Student Checking	FREE

Other Fees	
ATM/Debit/Credit Card Replacement Charge	\$10.00
Stop Payment(checks & electronic funds transfers)	\$20.00
Online Bill Payer	FREE
Insufficient Funds (NSF/Uncollected/Assurance Pay Overdraft) Tiered per calendar year	
Tier 1: First Occurrence	\$25.00
Tier 2: Second and Third Occurrence	\$30.00
Tier 3: Over Three Occurrences	\$35.00
Inactive Fee	\$5.00
<i>Applies if savings balance is below \$200 and there has been no membership activity for the previous 12 months.</i>	
Official Checks less than \$500	\$1.00
Official Checks over \$500	\$3.00
Returned deposited items	\$7.81
Foreign check collection	varies in amount
Statement copy	\$5.00
Research	\$20 per hour
Safe Deposit Boxes*	\$18 - \$55
Tax/Levy Attachment	\$20.00
Wire Transfers	
Domestic(outgoing)	\$20
International(outgoing)	\$50
Abandoned Property Submission	\$25 one time assessment
Coin Sorter Fee	4% members; 7% non-members

*\*No insurance is provided on Safe Deposit Boxes*

*If you believe you are entitled to a waiver or rebate of fees shown on your statement, you must notify the credit union immediately. We will not rebate fees debited to your account more than three months before you notify us.*