

## 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)	
Align Connect, NOW and Access Checking Accounts	\$1.00 (1st 8 per month FREE)
Align Connect Plus Checking	\$1.00 (1st 10 per month FREE)
Align Connect Premier	FREE
Balance inquiries at non-Align ATM Terminal	\$0.50

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

*Fee changes effective February 13, 2017: Insufficient/Uncollected funds and Assurance Pay Fees will be tiered based on the number of occurrences per year. 1st fee \$25; 2nd and 3rd fee \$30; 4 or more fees are \$35 each. Stop Payment: \$20, Domestic Wire: \$20, International Wire: \$50, Research fee \$20/hr, Official Checks less than \$500: \$1.00 \$500 and over: \$3, Statement Copy: \$5, Check Copy: \$3.00, and Plastic Card Replacement (Debit/ATM/Credit Card): \$10.*

*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.*