

# ALEC FEE SCHEDULE

Effective 5/1/2016

## ACCOUNT MAINTENANCE

Official verifications	\$ 10.00
Closed account - within 30 days of opening	\$ 15.00
Statement/history printout - per page	\$ 2.00
Inactive membership - per quarter	\$ 25.00
Research fee - per hour	\$ 30.00

## ACH FEES

Returns - per item	\$ 28.00
Stop payment	\$ 28.00

## ATM & SHARED BRANCH FEES

Shared Branch transactions ( <i>visit alecu.org for details</i> )	No Charge
Withdrawals at ALEC ATMs	No Charge
Balance inquires at ALEC ATMs	No Charge
First 6 withdrawals per month at non-ALEC ATMs*	No Charge
Over 6 withdrawals per month at non-ALEC ATMs - per withdrawal*	\$ 2.00
Balance inquiries at non-ALEC ATMs - per inquiry	\$ 1.00

\*Rewards Checking - Fee after 10 withdrawals per calendar month

## CERTIFICATE ACCOUNT FEES

Early redemption - accounts 6 months or less*	90 days
Early redemption - accounts 7-47 months*	180 days
Early redemption - accounts 48 months and over*	270 days

\*Refers to the number of days of dividend forfeiture

## SHARE COLLECTION FEES

Negative balance collection	\$ 20.00
Foreign check collection* - under \$1,000	\$ 20.00
Foreign check collection* - \$1,000 or over	\$ 90.00

\*Plus international fees

## ATM - DEBIT- GIFT CARD FEES

Personalized Debit Card - per image	\$ 9.95
Replacement of ATM/Debit Card	\$ 10.00
ATM/Debit Card overdraft fee - <i>requires consent</i>	\$ 28.00
Expedited ATM/Debit Card	\$ 51.50
Expedited ATM/Debit PIN	\$ 51.50
Visa® Gift Card - per card purchased*	\$ 3.00

\*Non-members \$3.00 per card plus 1% of total sale

Visa Gift Card - lost or stolen reissue fee	\$ 5.00
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## CREDIT CARD FEES

Annual fee	None
Replacement of Visa Credit Card	\$ 10.00
Expedited Visa Credit Card - next day	\$ 31.00
Expedited Visa Credit Card - second day	\$ 20.00
Replacement of Visa Credit Card PIN	No charge
Visa international transactions:	
Multiple currency - per US Dollar	1.00%
Single currency - per US Dollar	0.80%
Visa cash advance fee (\$50 Maximum)	3% of each cash advance amount
Design Your Own Card	\$9.95 per card
Late payment fee	Up to \$25.00
Return credit card payment fee	Up to \$24.00
Copy of a Visa Credit Card Statement	\$ 5.00
Visa Pay by Phone	\$ 5.00

## SHARE DRAFT ACCOUNT FEES

Rewards Checking - monthly fee*	\$ 5.00
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\*Waived with select services and transactions

Overdraft - per item returned NSF or Paid	
Overdraft from Savings	None
Overdraft Protection—Courtesy Pay	\$ 28.00
Paper checks, automatic withdrawals (ACH) and recurring debit	
ATM and Everyday Debit - <i>requires consent</i>	\$ 28.00
Stop payment of member check**	\$ 28.00
Stop payment of Bill Pay check**	\$ 28.00

\*\* Paper or electronic

Copy of cleared check	\$ 6.00
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## HSA FEES

HSA Account - monthly fee	\$ 5.00
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Waived if member has an ALEC Checking account with \$500 in direct deposit per month or an ALEC Visa or ALEC loan with activity within the last statement cycle.

## HOLIDAY CLUB ACCOUNT FEES

Early withdrawal	\$ 25.00
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## TRAVELER'S CHECKS FEES

For members	No Charge
For non-members - based on total sale	1%
Gift checks - per check	\$ 2.00

## CASHIER'S CHECK FEES

Made out to member	No Charge
Made out to 3rd party	\$ 2.00
Stop payment - only after 90 days of issuance	\$ 28.00

## WIRE TRANSFER FEES

Incoming	No Charge
Outgoing domestic	\$ 25.00
Outgoing international	\$ 55.00

## MISCELLANEOUS FEES

Copy of a deposited item	\$ 6.00
Expedited mail – standard delivery	\$ 10.00
Expedited mail – Saturday delivery	\$ 20.00
Garnishments/tax levies/citations	\$100.00
Online Banking payment investigation	\$ 28.00
Return loan payment check	\$ 28.00
Return deposit check	
Drawn on your account	\$ 28.00
Drawn on another person's account	\$ 28.00
Businesses presenting member checks	\$ 5.00
(Over the counter checks)	
Mortgage subordination fee	\$ 150.00



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