



# ALPHA CREDIT UNION

## SCHEDULE OF FEES

Effective as of February, 2024

### Main Share/Savings Account

(Interest Paid Monthly)

First 3 Withdrawals Per Month .....	FREE
4 Plus Withdrawals Per Month .....	\$7.50

### Checking Accounts

Share Draft/ Checking-Fee Waived with \$200.00 minimum daily

Balance or Net Pay Deposit.....	\$5.00 Per Month
Courtesy Pay Checking.....	\$25.00 Per Use in Negative Balance

### ATM Card

(Available to Members with **Main share only**)

Flat rate fee per month.....	\$1.00 per month (flat rate)
Balance inquires at ATM terminals.....	\$0.50 per inquiry (6 free per month)
Withdrawal from savings at ATM terminal.....	\$0.95 per withdrawal (2 free per month)

### Debit Card

(Available to Members with Share Draft Account Only)

Flat rate fee per month .....	NO FEE
Balance inquires at ATM terminals .....	\$0.50 per inquiry (6 free per month)
Withdrawal from savings at ATM terminal.....	\$0.95 per withdrawal (2 free per month)
Withdrawal and/or transfers.....	\$0.95 per withdrawal/transfer (5 free per month)
Transaction fee for debit cards used as a "Charge".....	NO FEE

### Debit/ATM Card Replacement

First replacement .....	FREE
Second replacement.....	\$10.00 (all lost, stolen and damaged cards)
Third or more replacement .....	\$25.00 (all lost, stolen and damaged cards)
Rush order-EXPEDITED DELIVERY.....	\$65.00

### Other/Miscellaneous

Automatic transfer from Main Share to Share Draft to cover over draft an ACH debits.....	\$5.00 per transfer
Insufficient funds in Main Share or Share Draft.....	\$25.00 Per Return
Deposit Return.....	\$2.00 per deposit
Dormant/Inactive Account .....	\$5.00 (per month dormant)
Abandoned property.....	\$100.00
Paper Statements.....	\$1.00 per month
Alpha CU check stop payment (payable to you or other).....	\$25.00 per stop
Share draft check stop payment (personal check).....	\$10.00 per stop
ACH Onetime stop.....	\$25.00 per stop
ACH Block.....	\$25.00 per block
Check copy-Main Share or Share Draft.....	\$4.00 per copy
Research-Main share, Share Draft or Loan .....	\$25.00 per hour
Research-Main share or Share Draft statement copy .....	\$2.00 per Monthly statement
Verification Letter.....	\$10.00 per form
Outgoing Wire Transfer .....	\$20.00 per wire
Outgoing Wire Transfer Loan Proceeds.....	\$30.00 per wire
Vacation Club Accounts.....	\$7.50 after 4 withdrawals

18/65 no fees and \$5.00 return fees, if registered with ACU (must speak or write to ACU team member to register)

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