

Alliance Credit Union Fee Schedule



800.232.8669 : AllianceCU.org

General Fees

Account Closure Fee <i>(within six months of opening)</i>	no charge
Account History	\$5/account
Account Reconciliation/Research	\$20/hour
<i>(no charge if credit union error found)</i>	\$15/fraction of hour
Address Locator	\$5/each
Cashier's Checks	
Payable to account holder:	
1st check per day	no charge
More than one check per day	\$5/check
Not payable to account holder	\$5/check
Coin Processing <i>(Curtner, Blossom Valley, Racine)</i>	
Coinstar®Coins to Cash®for members.....	no charge
Coinstar Coins to Cash for non-members	9% of transaction amount
Coinstar Coins that Count® <i>(charitable contribution)</i>	no charge
Coinstar ecertificate or Gift Card <i>(various brands)</i>	no charge
Coin processing at teller window	20% of transaction amount
Coin Processing <i>(Glen Meade and Sunnyvale)</i>	
Rolled coin	no charge
Unrolled coin	20% of transaction amount
Collection Item	\$15/item
Medallion Guarantee Stamp	\$15/item
Escheat <i>(abandoned account)</i>	\$2/account
Inactive Account	\$5/month
<i>(No activity for one year, combined share balances less than \$100. Fee does not apply to IRA accounts and accounts of members under the age of 18.)</i>	
Legal Order <i>(levy, subpoena, etc.)</i>	\$50/each
Money Orders – up to \$1,000	\$2/each
New Membership	\$10/account
Non-Sufficient Funds (NSF)	\$29/item
Overdraft Fee	\$29/item
Returned item deposited or cashed.....	\$20/item
Statement Copy	\$2/item
Stop-Payment Order	\$29/item
Wire Transfers	
Continental U.S.	\$20/item
International <i>(US dollars)</i>	\$40/item
International <i>(local currency)</i>	\$25/item
Incoming	no charge

Safe Deposit Box Rental Fees

(Available at the Racine Financial Center only)

Annual Rental Fee	3 x 5 inches \$20
	3 x 10 inches \$30
	5 x 5 inches \$30
	5 x 10 inches \$45
Drilling	\$125
Lost Key	\$20
Late Rental	\$5

Mortgage Payoff Fees

Mortgage Demand Fee	\$30
Reconveyance Fee (California).....	Varies by County/State
Reconveyance Fee (North Carolina).....	Varies by County/State
Substitution of Trustee	\$83

Automated Teller Machine (ATM) Fees

ATM Card Replacement	\$7.50/item
ATM Overdrawn Account	\$29/item
ATM Out-of-Network Transactions	
4 per month	no charge
5 or more per month	\$2/each
Under 23 years of age	no charge
<i>(Additional charges may be assessed by out-of-network providers; varies by merchant)</i>	
Shared Branching Transactions	
4 per month	no charge
each additional transaction per month	\$2/each

Business Checking Fees

Monthly Service Charge	\$12/month
Additional services available	varies by product

Checking Fees

Copy of Check/Draft <i>(per statement)</i>	\$5/per item
Monthly Service Charge	
Mobile Checking <i>(no longer available)</i>	\$3 /month
Dividend Checking <i>(no longer available)</i>	\$7/month
Fresh Start Checking	\$10/month
Overdraft Transfer Fees <i>(automatic non-personal transfers)</i>	\$5/transfer
Personalized Checks Charge	varies with style
Counter Checks	\$5 for 9 checks and three deposit slips
Returned Check/Automatic Payment	\$29/item

Visa® Debit Card Fees

Debit Card Replacement	\$7.50/each
Debit Draft Requests	\$10/each
Transactions made <i>(fees assessed by Visa)</i>	
Outside U.S.	1% of transaction amount
In Foreign Currencies	1% of transaction amount

Online Banking Fees

External Funds Transfer	no charge
<i>(outgoing funds transfers to accounts at different institutions)</i>	

Bill Payer Fee	no charge
Bill Payer Stop Payment Fee	\$29/each
Bill Payer NSF Return Items	\$29/each

Popmoney® Fees (P2P)

Standard Transaction	no charge
Next Day Transaction	no charge