

Alliance Credit Union Fee Schedule



800.232.8669 : AllianceCU.org

General Fees

Account Closure Fee <i>(within six months of opening)</i>	\$15/account
Account History	\$2/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	\$3/check
Not payable to account holder	\$7.50/check
Coin Processing <i>(Curtner, Blossom Valley, Racine)</i>	
Coinstar®Coins to Cash®for members:	
Share & loan balance	
More than \$5,000	no charge
Less than \$5,000	4.9% of transaction amount
Primary member is under 18	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)</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	\$30/item
Incoming	no charge
Safe Deposit Box Rental Fees	
<i>(Available at the Racine Financial Center only)</i>	
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

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>	
First two	no charge
More than two	\$3/copy
Monthly Service Charge	
Mobile Checking	\$3/month <i>(waived if 12 debit transactions per month, enrolled in eStatements and one mobile login)</i>
Dividend Checking	\$7/month <i>(waived if Direct Deposit(\$500 min.), students under 23, \$1,000 minimum daily balance or loan relationship)</i>
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 <i>(outgoing funds transfers to accounts at different institutions)</i>	
\$0 - \$1,999.99	\$3.25
\$2,000 - \$4,999.99	\$4.25
\$5,000 - \$9,999.99	\$5.75
\$10,000 +	\$7.25
Next Day Transfers	\$7.75
Bill Payer Fee	no charge
Bill Payer Stop Payment Fee	\$29/each
Bill Payer NSF Return Items	\$29/each

Popmoney® Fees (P2P)

Standard Transaction	\$1.25/each
Next Day Transaction	\$2/each