

# Important Notice To All Members:

Some fees for Alliance Credit Union products and services will change effective November 01, 2016, unless otherwise noted. Please review these changes now. NOTE: Other fees that will not change, including most fees applicable to A La Carte Checking Accounts, are not listed here.

<b>Product or Service</b>	<b>Current Fee</b>	<b>Revised Fee, effective 11/01/2016</b>
Minimum Balance Fee - Checking	Varies per A La Carte account type	Same—No Changes
ATM Transaction - STAR or Presto!	Varies per A La Carte account type	Same—No Changes
ATM Transaction - Alliance Credit Union ATMs	No fee	Same—No Changes
ATM Deposit Adjustment—Amount enclosed for deposit does not equal amount entered at ATM by member and credited by ATM to member's account	\$5.00 per deposit when amount credited to account has to be manually adjusted by staff	Same—No Changes
Debit Card Replacement	\$15.00 per card-Damaged \$25.00 per card Lost	Same—No Changes
e-Checking Account—Per check fee for transactions in excess of monthly maximum of 6 checks per month	\$1.00 / check	Same—No Changes
Overdraft Transfer from Savings or Other Deposit Account	\$3.00 per transfer— Only for transfers to pay checks; No charge for ACH or Check Card	Same—No Changes
Transfer from Overdraft LOC	\$5.00 per transfer	Same—No Changes
NSF— Any check, ACH, check card debit, ATM withdrawal or transfer, or other order to pay from checking account	\$35.00 per item	Same—No Changes
Convenience Pay Service	\$35.00 per item	Same—No Changes
Deposit Item Returned Uncollected	\$35.00 if maker/payee the same or for any two party check. Will be the same as NSF fee	Same—No Changes
Paper Statement Fee. Effective January 1, 2004 members enrolling in Alliance Ace\$\$ are required to accept e-statements in lieu of paper statement delivery as a condition of Alliance Ace\$\$ free service. Members are given an option to elect to retain paper statement delivery for a monthly fee.	\$5.00	Same—No Changes
Stop Payment	\$35.00 per item or single series of checks	Same—No Changes
Check Copy	\$6.00 per check	Same—No Changes
Interim Statements (account history printout)	Free	Same—No Changes
Statement Copy	\$8.00 per statement	Same—No Changes
Statement Research & Reconciliation	\$20.00 per hour	Same—No Changes
Inactivity Fee (Checking Accounts) -no transactions during preceding 60 days).	\$12.00 per month Organizational Checking Account is exempt from fee.	Same—No changes
Check Card Transactions	No fee	Same—No Changes
Replacement Fee for: <ul style="list-style-type: none"> <li>• Lost Check Card</li> <li>• Damaged Check Card</li> <li>• Stolen Check Card</li> </ul>	<ul style="list-style-type: none"> <li>• \$25</li> <li>• \$15</li> <li>• No charge, if police report filed</li> </ul>	Same—No Changes
Counter Checks (four checks per page)	\$2 per page	Same—No Changes
Bad Address Fee—mail returned to Alliance Credit Union	\$15.00 per item	Same—No Changes
Telephone Inquiries & Transactions	\$5.00 per Transactions No Fee for Balance Inquiry	Same—No Changes
Alliance Pay Bill Payment Service	Free	Same—No Changes
Membership Fee (fee exempt for members under the age of 18)	\$15.00 nonrefundable ; \$5.00 required shares	Same—No Changes
Excess Withdrawals—Share Savings Accounts (assessed for 3rd and subsequent withdrawals per month) from Share Savings Account (fee waived if member has an average daily balance > than \$1000 or is age 50 or older).	\$3.00 each	Same—No Changes

Early Withdrawal from Holiday Club	\$5.00 per withdrawal	<i>Same—No Changes</i>
Early Account Closing (Share savings or checking account closed less than 180 days after opening)	\$25.00 per account	<i>Same—No Changes</i>
Check Cashing Service (Checks cashed for members who do not have an active Alliance Credit Union checking account)	\$5.00 per check for members and non-members. \$10.00 per check if a two-party item. Fee waived for checks payable to members under age 18 or if member has core deposits or loan (s) greater than or equal to \$500.00.	<i>Same—No Changes</i>
Limited Relationship (combined share savings, club account (s), IRA savings, Certificates of Deposit, checking account, and Loan (s) balance is less than \$500.00 All accounts must be linked to the same member number; accounts under different member numbers—unrelated—treated separately)	\$5.00 per month. Assessed to members whose total combined Share Savings, Club Account (s), IRA Savings, Certificate of Deposits, Checking Account, Money Market Account and Loan (s) balance are less than \$500.00. Waived for members under 25 or have limited income. Active e-checking members are exempt from this fee.	<i>Same—No Changes</i>
Inactive Share Savings Account (no transactions during the preceding 365 days)	\$15.00 per month (fee waived if balance is at least \$500 and member is under age 18 or over age 50)	<i>Same—No Changes</i>
Verification of Deposit (for mortgage loan qualification)	\$10.00 per account	<i>Same—No Changes</i>
Incoming Wire	\$15.00 per wire transaction-No cut off time	<i>Same—No Changes</i>
Out Going Wire	\$25.00 per wire transaction-No cut off time	<i>Same—No Changes</i>
International Wire	\$75.00 per wire transaction-No cut off time	<i>Same—No Changes.</i>
Money Orders (\$1,000 maximum per money order)	\$5.00 each, limited to five per visit.	<i>Same—No Changes</i>
Request for Multiple Withdrawal Checks	\$5.00 per check, after first check	<i>Same—No Changes</i>
Cashiers Checks	\$5.00 each	<i>Same—No Changes</i>
Replacement Checks (Cashier's Check issued to replace member or Alliance Credit Union official check presented)	\$15 per check—May be issued in exchange for any member-issued check, whether or not previously presented for collection	<i>Same—No Changes</i>
Photocopies	\$1.00 per page	<i>Same—No Changes</i>
Notary Service	Free	<i>Same—No Changes</i>
Coin Processing Service	Free for Members 5% of balance for Non-Members	<i>Same-No Changes</i>
Loan Payment Returned Unpaid (Check or ACH Debit)	\$35.00 per return	<i>Same—No Changes</i>
Late Loan Payment (more than 10 days past due)	7% of payment due/ \$35.00 minimum	<i>Same—No Changes</i>
Delinquent Account Visitation	N/A	<i>\$40.00/ visit</i>
Garnishments	\$100.00 per Garnishment/Levy order received	<i>Same—No Changes</i>
Non Real Estate Loan Application Fee— Fee charged to member establishing a new loan	\$99.00	<i>Same—No Changes</i>
Electronic Cash Management (ECM) Payments- (Credit/Debit card transactions processed for Alliance CU loan payments).	\$4.95— One Time Web Payment \$7.95— Pay-by-Phone Payment Recurring Set-up— varies (depending on length of set-up)	<i>\$6.95— One Time Web Payment \$9.95— Pay-by-Phone Payment Recurring Set-up— varies (depending on length of set-up)</i>