



AlaTrust
CREDIT UNION
FEE SCHEDULE

SERVICE	Fee	FREQUENCY
Below Par Charge	\$5.00	per month
Bill Pay Inactivity****	\$5.00	per month
Bill Pay without eStatements****	\$5.00	per month
Business Checking	\$15.00	per month
Debit or Credit Card Replacement	\$25.00	per card after 1st replacement
Card Replacement PIN****	\$2.00	per instance
Cashier Checks / Teller Checks	\$3.00	per check
Check Cashing (non-member check)	\$3.00	per check
Draft Copy (free on online banking)	\$5.00	per check
Early Club Withdrawal	\$15.00	per instance
Early Share Account Closure (<6mo)	\$25.00	per instance
e-Checking	\$10.00	per month
Garnishment	\$50.00	per notice
Gift Cards	\$5.00	per card
History Statement	\$5.00	per month of history
Insufficient Funds (honored)	\$35.00	per item
Insufficient Funds (returned)*****	\$35.00	per item
Loan Origination	\$55.00	per loan of \$2,000 or more***
Mailed Paper Statement****	\$2.00	per statement
Money Orders	\$3.00	per money order
Pay by Phone	\$10.00	per payment
Reg D Transfers Over Six	\$5.00	per transfer
Research/Balancing	\$25.00	per hour
Return Mail	\$10.00	per instance
Service Center	\$2.80	per member verification after 5
Skip-A-Pay	\$25.00	per loan skipped
Statement Copies	\$5.00	per statement
Stop Pay Member Check	\$30.00	per item
Stop Pay Official Check**	\$30.00	per item
Subordination	\$395.00	per request
Tax Levy	\$50.00	per notice
Telephone Inquires*	\$1.00	per call
Wire Transfer	\$20.00	each transfer in & out
Wire Transfer International	\$50.00	when available

* Please note, the telephone inquiry fee can be avoided by accessing your account within online banking.

** Requires supervisor approval.

*** \$2,000 minimum for loan origination fee does not apply to promotional loans.

**** Does not apply to members ages 60 and over.

*****This fee is applied once per check item (paper checks). If the check is presented again by the merchant, no additional fee is charged. For payments made using your debit card or account and routing number (such as online or phone payments), the fee applies each time the payment is submitted while the account has insufficient funds. These types of transactions are processed differently, and each attempt is treated as a new item.