

APPLIES TO ALL CREDIT UNION BUSINESS ACCOUNTS

Official Credit Union Check	\$ 3.00
Stop Payment on ACH or Official Check	\$25.00
Return of Deposited Item	\$15.00
Return Item from Member's Account Elsewhere	\$25.00
Account Research/Reconciliation – per hour	\$25.00
Statement/Account History – per statement (Free online)	\$ 2.00
Garnishment/Levy/Subpoena – each presentment	\$25.00
Non-sufficient Funds of Check or Preauthorized Withdrawal*	\$27.50
Foreign Check Presentment	\$15.00
Money Order	\$ 1.00
Gift Card	VARIES
Wire Transfer (Outgoing).....	\$25.00
International Wire Transfer (Outgoing)	\$50.00
Wire Transfer (Incoming)	\$10.00
Returned Mail Fee (Each occurrence)	\$ 5.00
Forwarded Mail Fee (Each occurrence)	\$ 5.00
Medallion Signature Guarantee (Members only)	FREE
Close Account (Within 3 months of opening)	\$10.00
ATM, Debit or Visa replacement card	\$ 5.00
Non-member check cashing	\$ 5.00
Verification of Deposit for Other Financial Institutions.....	\$ 5.00
Check Cashing Fee (Presenting business check for cash)	\$ 5.00
Reg D Violation Fee.....	\$5 each
Regulation D limits the number of preauthorized, automatic, telephone, electronic (including ACH), online and other transfers and withdrawals not made in person or by ATM, to six (6) per month in accounts not deemed a checking account.	
ATM Domestic Transaction Fees+	FREE
ATM International Transaction Fees+	Up to 1% of transaction
ATM Empty Envelope Deposit Fee (Cause for closure).....	\$30.00
Special Cash Orders	\$25.00
Escheatment	\$50.00
Member Monthly Statement	\$1.00/Statement
	(E-statements – no charge)

*Indicates fee applies when overdraft is created by check, in-person withdrawal, ATM withdrawal or other electronic means.

+An additional surcharge may be assessed by ATM owners on ATM transactions at Non-Alliance One machines.

SAFE DEPOSIT & LOCK BOX FEES (At applicable offices)

3x5 Annual Rent	\$ 15.00
3x10 Annual	\$ 30.00
5x10 Annual Rent	\$ 45.00
10 x 10 Annual	\$ 84.00
One Lost Key.....	\$ 50.00
Locksmith to Drill the box.....	\$ 125.00

MONEY SERVICE BUSINESS FEES

Minimum Balance to Maintain	\$1000.00
Monthly Fee on Main Transaction Account	\$ 300.00

DIRECTIONS BUSINESS CHECKING PACKAGE

Minimum Balance to Open	\$ 100.00
Monthly Maintenance Fee	NONE
Cost per deposited or withdrawal	200 free, then \$0.15 per item via ACH or check item
Non-sufficient Funds or Courtesy Pay Transfers*	\$ 27.50
Stop Payment of Check	\$ 25.00
Copy of Cancelled Check (Free on-line).....	\$ 5.00
Check Printing Charges	VARIES
Inactive Checking (90 days of no activity begins monthly fee).....	\$ 5.00

