

# ALEC FEE SCHEDULE

Effective 3/1/2022

## Account Maintenance Fees

|  |          |
|--|----------|
| Official verifications                     | \$ 10.00 |
| Closed account - within 30 days of opening | \$ 15.00 |
| Duplicate statement copy - per statement   | \$ 5.00  |
| Dormancy - per month                       | \$ 10.00 |
| Research - per hour                        | \$ 25.00 |

## Non-ALEC ATM Fees

|   |          |
|---|----------|
| Balance inquiries - per inquiry               | \$ 1.00  |
| Over 6 withdrawals per month - per withdrawal | \$ 2.00* |

\*Rewards Checking - Fee after 10 withdrawals per month

## Certificate Early Redemption Fees

|                         |           |
|-------------------------|-----------|
| Term 6 months or less   | 90 days*  |
| Term 7 - 47 months      | 180 days* |
| Term 48 months and over | 270 days* |

\*Refers to the number of days of dividend forfeiture

## Account Collection Fees

|  |           |
|--|-----------|
| Negative balance collection                | \$ 20.00  |
| Foreign check collection - under \$1,000   | \$ 20.00* |
| Foreign check collection - \$1,000 or over | \$ 90.00* |

\*Plus international fees

## Debit/Gift Card Fees

|                                      |          |
|--------------------------------------|----------|
| Personalized Debit Card              | \$ 9.95  |
| Replacement of Debit Card            | \$ 10.00 |
| Debit Card overdraft                 | \$ 29.00 |
| Expedited Debit Card or PIN          | \$ 51.50 |
| Visa® Gift Card - per card purchased | \$ 3.00* |

\*Non-members \$3.00 per card plus 1% of total sale

|   |         |
|---|---------|
| Visa® Gift Card - lost or stolen card reissue | \$ 5.00 |
|---|---------|

## Credit Card Fees

|  |                         |
|--|-------------------------|
| Annual fee                             | None                    |
| Replacement of Visa® Credit Card       | \$ 10.00                |
| Expedited Visa® Credit Card - next day | \$ 31.00                |
| Expedited Visa® Credit Card - 2nd day  | \$ 20.00                |
| Visa® international transactions:      |                         |
| Multiple currency - per US Dollar      | 1.00%                   |
| Single currency - per US Dollar        | 0.80%                   |
| Visa® cash advance (\$50 maximum)      | 3% of each cash advance |
| Design Your Own Card                   | \$ 9.95                 |
| Late fee on loan payments              | Up to \$ 25.00          |
| Return Credit Card payments            | Up to \$ 24.00          |
| Visa® Credit Card statement copy       | \$ 5.00                 |
| Visa® Pay by Phone                     | \$ 5.00                 |

## Checking Account Fees

|                               |         |
|-------------------------------|---------|
| Rewards Checking - per month* | \$ 5.00 |
|-------------------------------|---------|

\*Waived with select services and transactions

|   |          |
|---|----------|
| Overdraft - per item returned NSF or paid   | \$ 29.00 |
| Overdraft from Savings (up to 10 per month) | None     |
| Courtesy Pay*                               | \$ 29.00 |

\*Created by check, in-person withdrawal, ATM withdrawal, or other electronic means

|                       |          |
|-----------------------|----------|
| Stop payments         | \$ 29.00 |
| Copy of cleared check | \$ 5.00  |

## Health Savings Account/IRA Fees

|             |          |
|-------------|----------|
| Closure fee | \$ 25.00 |
|-------------|----------|

## ACH Fees

|              |          |
|--------------|----------|
| Stop payment | \$ 29.00 |
|--------------|----------|

## Holiday Club Account Fees

|                  |          |
|------------------|----------|
| Early withdrawal | \$ 25.00 |
|------------------|----------|

## Cashier's Check Fees

|                       |           |
|-----------------------|-----------|
| Made out to member    | No charge |
| Made out to 3rd party | \$ 5.00   |
| Stop payments         | \$ 29.00  |

## Wire Transfer Fees

|                        |           |
|------------------------|-----------|
| Incoming               | No charge |
| Outgoing domestic      | \$ 25.00  |
| Outgoing international | \$ 55.00  |

## Miscellaneous Fees

|  |           |
|--|-----------|
| Legal requests   | \$ 100.00 |
| Child support lien   | \$ 50.00  |
| Deposited item copy  | \$ 6.00   |
| Expedited mail - standard delivery                           | \$ 10.00  |
| Expedited mail - Saturday delivery                           | \$ 20.00  |
| Foreign currency purchase - per transaction                  | \$ 15.00  |
| Foreign currency abandonment - per transaction               | \$ 20.00  |
| Online Banking stop payment                                  | \$ 29.00  |
| Return mail - per month                                      | \$ 5.00   |
| Return deposit/Chargeback                                    |           |
| Drawn on your account  | \$ 15.00  |
| Drawn on another person's account                            | \$ 15.00  |
| Businesses presenting member check (Over the counter checks) | \$ 5.00   |
| Mortgage subordination                                       | \$ 150.00 |