ALEC FEE SCHEDULE

Effective 3/1/2026

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 **Rewards Checking - Fee after 10 withdrawals per month*	$	2.00*

Certificate Early Redemption Fees

Term 6 months or less	90 days*
Term 7 - 47 months	180 days*
Term 48 months and over **Refers to the number of days of dividend forfeiture*	270 days*

Account Collection Fees

Negative balance collection	$	20.00
Foreign check collection - under $1,000	$	20.00*
Foreign check collection - $1,000 or over **Plus international fees*	$	90.00*

Debit/Gift Card Fees

Personalized Debit Card	$	9.95
Replacement of Debit Card	$	10.00
Debit Card overdraft	$	28.00
Expedited Debit Card or PIN	$	51.50
Visa® Gift Card - per card purchased **Non-members $3.00 per card plus 1% of total sale*	$	3.00*
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* **Waived with select services and transactions*	$	5.00
Overdraft - per item returned NSF or paid	$	28.00
Overdraft from Savings (up to 10 per month)		None
Courtesy Pay* **Created by check, in-person withdrawal, ATM withdrawal, or other electronic means*	$	28.00
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	$	20.00
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

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