

**ALLIANCE FINANCIAL CREDIT UNION
COST RECOVERY SCHEDULE**

ACH Fees

ACH NSF	\$30.00 per item
ACH Stop Payment	\$30.00 per item

Draft/Money Market Account fees

Draft account NSF	\$30.00 per item
Draft Stop Payment (Individual or continuous sequence of drafts)	\$30.00 per item
Print out of account	\$3.00
Copy of cleared draft (FREE if utilize home banking to retrieve copy)	\$5.00 per item
Bookkeeping/balancing (Minimum \$15.00 charge)	\$25.00 per hour
Cost of check printing (Varies depending on style selected and quantity ordered)	

ATM/Debit Card Fees

ATM/Debit card replacement	\$10.00
ATM/Debit card pin reminder	\$10.00
ATM withdrawals (first four withdrawals per month free)	\$1.25/withdrawal
ATM inquiries	\$1.00
ATM deposits	Free
ATM/Debit pin based purchases (first four withdrawals per month free)	\$1.25
ATM/Debit signature based purchases	Free
ATM/Debit card recovery	\$65.00
ATM/Debit NSF Fee	\$30.00
Temporary limit increase	Free
Disputed Transaction	Free

Misc. Fees

NSF Fee	\$30.00 per item
Returned deposit fee	\$30.00 per item
Return mail	\$3.00 per item
Closing account fee	\$20.00
(If closing account within 90 days of opening account regular share/share draft/money market accounts)	
Re-entrance fee	\$5.00
(If reopening account within 90 days of closing account regular share/share draft/money market accounts)	
Incorrect Social Security Number (IRS Fee)	\$50.00
Auto transfer of NSF item	\$5.00 per transfer
(Trans from savings to draft. Includes draft items, ACH items, and ATM/Debit card items. Single transfer/fee will be implemented to cover multiple items of the same type)	
Daily overdrawn account fee (After 5 business days overdrawn)	\$5.00 per day
Late fee (Loan Payment—10 days grace period)	\$10.00
Wire Transfer (domestic only)	
Incoming	Free
Outgoing	\$25.00
Western Union (domestic only)	\$20.00
Corporate check stop payment	\$30.00
Excessive withdrawal fee (Regular share/After 6 free non-automated withdrawals per month)	\$2.00/withdrawal
Excessive withdrawal fee (Money Market/after 6 free withdrawals per month)	\$2.00/withdrawal
Excessive Draft fee (Money Market/after 3 free drafts per month)	\$2.00 per draft
Under Minimum Balance Fee	\$5.00
GAP Protection	\$250.00
AMC Discount Movie tickets	\$6.50 per ticket
Home Banking NSF fee	\$30.00
Home Banking enrollment/usage	Free
Paper statement (in enrolled in Home Banking)	\$3.00
PAL Application Fee	\$20.00
Garnishment/Levies	\$25.00
Debit Pass Card	\$5.95
Manual replenish prepaid debit	\$2.00
Dormant account (Checking/if dormant for over 1 year)	\$5.00/per month
Teller check	None
Teller check copy (cleared)	\$5.00
Copies	Free
Non member check cashing (in office)	Free
Title fee	\$65.00

Effective: 5/01/09