

SAVINGS ACCOUNTS

Account closure within 90 days of opening	\$25.00
Excessive withdrawals ¹ (in excess of 3 per month)	\$ 2.00

CHECKING ACCOUNTS

PLATINUM ² <i>Includes FREE Bill Pay</i>	No monthly service fee
Classic	No monthly service fee
Basic (<i>Fresh Start Account</i>)	\$10.00/mo
Bill Pay (<i>Classic & Basic</i>)	\$5.00/mo

BUSINESS ACCOUNTS

Business - Set up fee \$10.00	\$20.00/mo
Official Checks	\$2.00 ea
Strap of currency deposited	\$3.00
Bag of coin deposited	\$4.00
Bill Pay	\$5.00/mo

Transaction fee: \$.30/transaction* in excess of 100/mo. Each deposit slip (10 cks max.) & each item cleared counts as one transaction. Business Accounts not eligible for Courtesy overdraft.

ATM FEES

Alhambra Credit Union ATMs	No charge
Non-Alhambra CU ATMs (First 4 per month FREE)	\$2.25 ea

Not including surcharge policies by other ATM owners

REPLACEMENT CARDS

Visa Debit Replacement	\$15.00
Visa Credit Cards Replacement	\$15.00
Visa Credit Card PIN Replacement	\$5.00
ATM Replacement card	\$15.00
2 Day Rush Card Replacement	\$75.00
3 Day Standard Card Replacement	\$55.00

WIRE TRANSFER

Incoming Wire	\$3.50
Outgoing Wire (Domestic)	\$25.00

VISA GIFT & RELOADABLE

Visa Gift Card	\$3.95
Visa Reloadable Card	\$9.95
Visa Travel Card (Companion card \$2.95)	\$9.95
Reload Fee	\$3.50

Title Fees

Duplicate Lien Release Fee	\$25.00
Lien Release (expedited fee)	\$25.00
Paper Title Request	\$25.00
Title Modification or Transfer Fee	\$40.00

ACCOUNT SERVICES FEES

Account Research (1/2 hr. minimum)	\$25.00 per 1/2 hour
Account Close and Re-open Fee	\$10.00
Account Escheatment	\$75.00
ACH Exception per occurrence (debit or credit)	\$5.00
Check Cashing ³ (\$5.00 min.)	1%
Check Copies	\$3.00 ea.
Copy Fee—Waived for under 5 copies	\$0.50 ea
Coin—Rolled (Over 10 rolls)	\$0.10/roll
Courtesy Overdraft Item (Checks or ACH items; one-time debit & ATM withdrawals, if opt in)	\$35.00
Deposited Check Copy	\$3.00
Deposited Check Returned Unpaid	\$35.00
Dormant/Inactive Account ⁴ (Per Month)	\$5.00
Foreign Item Deposit	\$35.00
Loan Evaluation Fee	\$50.00
Levy or Garnishment – Per occurrence	\$50.00
Maker-to-Maker Returned Check	\$35.00
Membership Fee	\$10.00
Non-sufficient Funds Fee (NSF)/Return Item Fee	\$35.00
Notary Service ⁵	No charge
Official Checks - 2 FREE per day	\$2.00 ea
Paper Statement Service ⁶	\$2.00/mo.
Payment by Phone or Web (Visa, MasterCard, Discover)	\$15.00
Return Mail Fee – Per occurrence	\$5.00
ACU Personal or Business check exchange for an Official Check	\$10.00
Statement Copies – Per each month requested	\$2.00
Stop Payment Fee – Checks, ACH & ACH origination	\$35.00
Skip a Payment (Subject to Qualification)	\$35.00
Visa Cash Advance	\$15.00
Verification of Deposit	\$5.00

¹Limited to 6 electronic withdrawals/debits per month. ²See share rate schedule for PLATINUM ACCOUNT qualifications. ³Waived for checks under \$100.00. ⁴After one year of inactivity. ⁵Notary Service \$2.00 for non members. ⁶Per deposit account —waived for ages 17 & under.

Fees are subject to review and change by the Board of Directors at any time. Please call us or visit our website for the most up-to-date information.

Phone: 602-246-5120

Web: alhambracu.coop

