

Fee Schedule



At Alive, healthier banking starts with **no-cost products and services to help you save more, including:**

- **FREE MEMBERSHIP** • **CHECKING & SAVINGS** • **FINANCIAL WELLNESS COACHING** • **NOTARY SERVICES** • **COIN MACHINE**
- **ONLINE & MOBILE BANKING WITH BILL PAY** • **SHARED BRANCHING** • **REMOTE DEPOSIT** • **HOLIDAY CLUB** • **OVERDRAFT PROTECTION**
- **INCOMING WIRES** • **+ MORE!**

Membership

| | |
|---|------------------|
| Account closed within 90 days of opening | \$10 |
| Bad address/returned mail | \$8 |
| Inactive account <i>(No activity for 12 months)</i> | \$15 per quarter |
| Unsatisfactory account handling | \$100 |

Savings

| | |
|--|---------------|
| Holiday Club account <i>(early withdrawal)</i> | \$5 |
| IRA & HSA Annual maintenance | \$25 per year |
| IRA & HSA termination <i>(rollover, transfer withdrawal)</i> | \$25 |

Checking

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|--|-----------------------|
| 55+ Checking <i>(free with direct deposit)</i> | \$5 per month |
| Active Checking <i>(free with five debit card transactions per month)</i> | \$8 per month |
| Credit Starter Checking <i>(free when enrolled in eStatements)</i> | \$2 per month |
| Fresh Start Checking <i>(exempt from inactivity or early closure fees)</i> | \$5 per month |
| Interest Checking <i>(free with \$2,500 average monthly balance)</i> | \$8 per month |
| Pulse Checking <i>(\$5 with direct deposit, \$10 without direct deposit)</i> | \$5 or \$10 per month |

Loans

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|---|-----------------|
| Existing Alive CU loan refinance processing | \$25 |
| Expedited electronic title to paper/Paper title | Up to \$25 |
| Repossession or litigation handling | Cost plus \$100 |
| Easy Cash Plus loan processing fee | \$20 |
| Mortgage subordination agreement | \$100 |

Business Accounts

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|-------------------|----------------|
| Business Checking | \$10 per month |
| Coin order | Actual cost |

Debit Card/ATM/Prepaid/Gift

| | |
|---|-------------------|
| ATM withdrawal <i>(after two per month, excludes Alive ATMs and Presto)</i> | \$2.50 |
| Inquiry <i>(at non-Alive CU ATM's)</i> | \$2 |
| Replacement, reopen or Instant Issue card <i>(except fraud)</i> | \$10 |
| Expedited card | \$50 |
| Denied chargeback request | \$30 |
| Gift Card | \$2.50 |
| International transaction, regardless of where it originated | 1% of transaction |

Miscellaneous

| | |
|--|---------------------------|
| Account research <i>(minimum 1 hour)</i> | \$25 per hour |
| Bill Pay - stop payment, return items, check copies, etc. | Actual cost |
| Check copy <i>(free via online banking)</i> | \$10 |
| Checks - <i>(Temporary Checks \$5 x 4 checks / Box of checks - price varies)</i> | \$5/Varies |
| Unpaid deposited checks & other items <i>(2-party / me-to-me)</i> | \$15-\$30 per presentment |
| Foreign item collection | \$35 |
| Legal processing and reviews | \$100 per presentment |
| Escheatment | \$50 per account |
| NSF* - ACH/check/bill pay/recurring debit/POS | \$28 per presentment |
| Official check withdrawal over 1 per day | \$3 |
| Courtesy Pay** <i>(waived if balance will be less than -\$5 negative)</i> | \$28 per presentment |
| Overnight mail | Cost plus \$5 |
| Payment by phone <i>(ACH)</i> | \$2.95 |
| Reloadable prepaid card activation | \$5.95 |
| Statement copies <i>(free via Online Banking)</i> | \$5 |
| Mailed paper statements | \$2 |
| Stop payment <i>(all items, a series of items, official checks)</i> | \$35 |
| Wire transfer <i>(outgoing - domestic)</i> | \$25 |
| Wire transfer <i>(Returned/Invalid)</i> | Actual cost |
| Safe deposit box <i>(Baymeadows branch only)</i> | \$25 - \$75 based on size |
| Notary | \$10 per document |
| Official check/exchange | \$5 |
| Coin machine <i>(non-member)</i> | 6% of transaction |

Alternative services may be available at a reduced fee or no cost. For more information, please contact us at 904.296.1292 or toll-free at 866.317.4228

*An NSF fee for a return ACH/check/bill pay/recurring debit/POS, will be assessed each time an item is presented with non-sufficient funds. Multiple fees may be assessed related to the same item due to a payee re-presenting a previously returned item. **Federal regulations require members to opt-in to accept payments of overdrafts for ATM and debit card transactions. All rates and fees subject to change. Alive Credit Union is Federally Insured by NCUA. Equal Housing Lender. NMLS# 422880