

# Service Fees

FEBRUARY 4, 2024



## ACCOUNT ACCESS - ONLINE

### \*Online Banking Transfers

- FREE – Inbound transfers from another person outside of Altra
- \$5 – Outbound transfers to another financial
- Altra Pay Send Money – FREE, daily limit of \$500

## CHECKING & DEBIT CARD

### \*ATM Transactions

- FREE unlimited at Altra-owned ATMs
- 3 FREE per month at non-Altra ATMs & Co-op ATMs, then \$2.00 per transaction for all checking/savings accounts (surcharges may apply from ATM owner; qualifying A+ Checking accounts receive up to \$20 ATM fee refunds)
- \$0.50 – Balance Inquiry Fee at Non-Altra ATMs
- \$3.00 – Non-Altra Debit Cards at Altra ATMs

### Check / Bill Pay Check Copies

- \$3 per copy

### Debit Card Replacement

- \$5 – Standard Card

### Deposit & Withdrawal Ticket Copies

- \$3 each

### Inactive Checking Account

- \$10 per month (members age 24 & over) if account balance is less than \$250 with no activity for 6 months
- \$5 or balance in the account for members age 23 & under, on accounts with balances \$5 or less and no activity for 6 months
- Inactive account fees may result in closing of the account

### Monthly Service Fee

- \$10 – Platinum Checking, if average daily balance falls below minimum

### Overdraft/NSF Fee

- \$35 per presentment, includes check, electronic and debit card payments

### Overdraft Privilege

- \$35 per presentment – See Altra Overdraft Privilege Policy for complete details

### Overdraft Protection

- FREE from Savings or Checking
- FREE transfers from Line of Credit or HELOC (Home Equity Line of Credit) up to your credit limit

### Personalized Checks

- Prices may vary

### Statement Copy

- \$5 per statement

### Stop Payment – Check or Electronic Payment / Transfer

- \$35 per item

### Temporary Checks

- 12 checks FREE for new accounts; \$2 for one page of 4 checks

## CREDIT CARD

### Annual Summary Fee

- \$15

### Balance Transfer Stop Payment Fee

- \$25

### Cash Advance Fee (Finance Charge)

- \$15 or 5% of the amount of each cash advance, whichever is greater (unless stated as less in promotional materials)

### \*Credit Card Replacement Fee

- \$5 – Standard Card
- \$15 – Expedited Card Replacement
- \$30 – Saturday Expedited Card Replacement

### Credit Card Late Payment Fee

- Up to \$25

### Credit Card Returned Payment Fee

- \$25 or the amount of the required minimum payment, whichever is less

### Pay-by-Phone Fee / Expedited Payment Fee

- \$5 – over the phone expedited payment fee

### Statement Copy Fee / Document Copy Fee

- Monthly Statement – Up to \$5 maximum per copy
- Replacement Sales Draft – \$5 each

## GIFT CARD

### Visa Gift Card

- \$3.95 – additional fees may apply

### Prepaid Reloadable Card

- \$4.95

## MISCELLANEOUS

### Account Research / Reconciliation

- \$25 per hour / 1-hour minimum

### \*Bad Address

- \$10 monthly
- Bad Address fees may result in closing of the account

### Cashiers Check

- \$5

**Cashing On-Us Checks for Non-Members**

- \$5 per check
- Fee waived for checks less than \$100

**Check by Phone**

- \$10 – payments posted by Altra Member Contact Center representatives
- \$10 – to make a payment as a guest using a Debit Card

**Coin Counting Machine**

- 5% coin counting fee may apply.
- Available to members only for reasonable use.

**Dormancy / Escheatment Fee**

- \$20-\$50

**Foreign Check Negotiation**

- \$50 – Foreign Checks in U.S. Dollars under \$1,000
- Variable collection fee, approximately \$130
  - All Non-U.S. Dollar Checks
  - Foreign Checks in U.S. dollars \$1,000 & over

**Inactive Savings Account**

- \$10 per month (members age 24 & over) if account balance is less than \$100 with no activity for 12 months
- \$5 or balance in the account for members age 23 & under, on accounts with balances \$5 or less and no activity for 12 months
- Inactive account fees may result in closing of the account

**IRA Closing / Transfer Fee**

- \$25

**Membership Entrance Fee (one-time)**

- \$5 at account opening
- \$5 Altra Foundation

**Mortgage Subordination at another Financial**

- \$50 for approval only
- \$150 for drafting document & approval

**\*Other Consumer Lending Fees**

- \$300 – Home Equity Loan Modification
- \$150 – Partial Release\*
- \$40 – Collateral Substitution
- \$15 – Duplicate Lien Release
- \$35 – Skip-A-Payment

**Other First Mortgage Real Estate Fees**

- \$500 – Loan Modification
- \$200 – Curtailment
- \$500 – Extension
- \$150 – Partial Release

**Paper Statement (excludes ages 17 & under)**

- \$3 per statement

**Pre-Authorized Transfer Cancellation**

- \$35

**Pre-Authorized Transfer Insufficient Funds**

- \$35

**Re-open Account**

- \$15 if Membership account was closed less than six months ago

**Returned Item from another Financial**

- \$35

**Returned Payment Fee**

- \$35

**Rolled Coin**

- \$0.20 per roll fee may apply

**Safe Deposit Box Annual Rental**

- \$250 – Lock Drilling
  - \$25 – Key Replacement
  - Not available in all locations
- | Box Size:    | Annual Rental: |
|--------------|----------------|
| 3 x 5 x 21   | \$25           |
| 3 x 10 x 21  | \$35           |
| 5 x 10 x 21  | \$45           |
| 7 x 10 x 21  | \$55           |
| 10 x 10 x 21 | \$65           |

**Wire Transfers**

- \$5 – Incoming transfer
- \$25 each – Outgoing U.S. transfer
- \$80 each – Outgoing foreign transfer

**BUSINESS ACCOUNTS****Deposited / Written Check**

- Business Basic: \$0.25 / item
- Business Advantage: 100 FREE then \$0.25 / items over 100
- Business Edge: 150 FREE then \$0.25 / items over 150
- Business Non Profit: 50 FREE then \$0.25 / items over 50

**Monthly Service Fee**

- Business Basic: \$0
- Business Advantage: \$10 if average daily balance <\$500
- Business Edge: \$15 if average daily balance <\$5,000
- Business Non Profit: \$0

**Currency Bag**

- 2 FREE, then \$5/each