

## ACCOUNT ACCESS - ONLINE

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### Expedited Bill Pay

Send payments for Next Day Delivery (Rush Payment option)

- \$4.95 – Electronic
- \$14.95 Next Day / \$9.95 Second Day – Check

### Online Banking Transfers

- Free – Inbound transfers from another person
- \$5 – Outbound transfers to another financial
- Altra Pay (Mobile) - Free, daily limit of \$500

## CHECKING & DEBIT CARD

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### ATM Transactions

- FREE unlimited at Altra-owned ATMs
- 3 FREE per month at non-Altra ATMs, then \$1.50 per transaction for all checking/savings accounts (surcharges may apply from ATM owner; qualifying A+ Checking accounts receive up to \$20 ATM fee refunds)

### Check / Bill Pay Check Copies\*

- \$3 per copy

### Debit Card Replacement

- \$5 – Standard Card
- \$10 – Custom Card

### Inactive Checking Account

- \$5 per month (members age 24+) if checking balance is less than \$100 with no activity for 6 months  
*(Inactive account fees may result in closing of the account)*

### Monthly Service Fee

- \$4.95 – My+ Account, if less than 15 debit card transactions
- \$5 – Premium Checking, if average daily balance falls below minimum
- \$10 – Platinum Checking, if average daily balance falls below minimum

### Insufficient Funds Fee

- \$32 per item, includes check, electronic and debit card payments
- \$32 every seven days of a continuous negative balance

### Overdraft Privilege

- \$32 per item paid – See Altra Overdraft Privilege Policy for complete details

### Overdraft Protection

- \$5 from Savings or Checking (limited to 6 transfers from Savings by Federal regulation; unlimited transfers available from 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

- \$32 per item

### Temporary Checks\*

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

## CREDIT CARD

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### Balance Transfer Stop Payment

- \$25

### Cash Advance

- 5% of advance; minimum \$15 (unless stated as less in promotional material)

### Credit Card replacement

- \$5 – Standard Card
- \$15 – Expedited Service Card Replacement Fee

### Credit Card Late Payment

- Up to \$25

### NSF Payment

- Return Check Fee is the amount of the minimum payment due up to a maximum of \$25

### Statement Copy / History

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

## GIFT CARD

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### Visa Gift Card

- \$3.95 - additional fees may apply

### Prepaid Reloadable Gift Card

- \$4.95

## MISCELLANEOUS

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### Account Research / Reconciliation

- \$25 per hour / 1-hour minimum

### Bad Address

- \$5 monthly

### Cashiers Check

- \$5

### Check by Phone

- \$5 – Loan or Credit Card payment to Altra from another financial

### Coin Counting Machine

- Free to members with personal accounts for reasonable use; an excess usage fee of 5% of coin total may be charged based on usage.

### Collateral Early Release Fee

- \$25 – Except for loans refinanced with Altra

### Collateral Substitution Fee

- \$40

### Duplicate Lien Release

- \$15

### Early Account Closure Fee

- \$15 (within first 90 days)

### Excess Electronic Savings Withdrawals

- \$32 each for electronic withdrawals (automatic overdraft transfers, electronic payments, and online banking transfers) from a savings account in excess of the Federal limit of six (6) per month

### Foreign Check Negotiation\*

- \$20 – Foreign Checks in US 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

- \$5 per month for members age 24+, account balance is less than \$100 and no activity for 12 months.  
(Inactive account may result in closing of the account)

### Insufficient Funds from Altra Savings

- \$32

### Loan Payment Coupon Book Replacement

- \$15

### Medallion Stamp

- Free for members
- Appointment required

### 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 First Mortgage Real Estate Fees\*

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

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

- \$1 per statement

### Pre-Authorized Transfer Cancellation

- \$32

### Pre-Authorized Transfer Insufficient Funds

- \$32

### Re-open Account

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

### Returned Item from another Financial

- \$32

### Safe Deposit Box Annual Rental

- Lock Drilling – Actual cost of service call
- \$25 – Key Replacement
- Not available in all locations

Box Size:	Annual Rental:
3 x 5 x 21	\$20
3 x 10 x 21	\$30
5 x 10 x 21	\$40
7 x 10 x 21	\$50
10 x 10 x 21	\$60

### Wire Transfers

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

## BUSINESS ACCOUNTS

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### 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

### \*Monthly Service Fee

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

### Currency Bag

- 2 FREE, then \$5/each

### Returned Check

- 1 Free monthly, then \$10/each