

ACCOUNT ACCESS - ONLINE

Expedited Bill Pay*

Send payments for Rush Delivery (Rush Payment option)

- \$4.95 Second Day - Electronic
- \$19.95 Next Day / \$14.95 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

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

- \$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

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

Visa Gift Card

- \$3.95 - additional fees may apply

Prepaid Reloadable Gift Card

- \$4.95

MISCELLANEOUS

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

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