

# Service Fees

FEBRUARY 5, 2023



## ACCOUNT ACCESS - ONLINE

### Expedited Bill Pay

Send payments for Rush Delivery (Rush Payment option)

- \$6.95 Second Day - Electronic
- \$34.95 Next Day / \$29.95 Second Day – Check

### 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 \$1,000

## CHECKING & DEBIT CARD

### ATM Transactions

- FREE unlimited at Altra-owned ATMs
- 3 FREE per month at non-Altra 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)
- Co-op ATMs are surcharge FREE
- \$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

### 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
- Inactive account 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\*
- \$100 – Non-Home Equity Loan Modification
- \$40 – Collateral Substitution
- \$15 – Duplicate Lien Release
- \$15 – Loan Payment Coupon Book Replacement

### 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

### Returned Check

- 1 FREE monthly, then \$10/each

The following symbol (\*) indicates a service charge or fee change. Rates and conditions subject to change. Contact Altra for current information. Equal Housing Lender.

Federally insured by NCUA.

[www.altra.org](http://www.altra.org)

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