

Service Fees

FEBRUARY 5, 2020



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 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 \$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)
- Co-op ATMs are surcharge FREE

Check / Bill Pay Check Copies

- \$3 per copy

Debit Card Replacement

- \$5 – Standard Card

Inactive Checking Account*

- \$10 per month (members age 23 & over) if account balance is less than \$250 with no activity for 6 months
- \$5 or balance in the account for members age 22 & 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

- \$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
- \$32 every seven days of a continuous negative balance

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*

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

CREDIT CARD

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

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*

- \$5 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
- Does not apply to shared branch transactions

Check by Phone

- \$10 – Loan payment to Altra from another financial
- Make a payment - Free Online Service

Coin Counting Machine

- 5% coin counting fee may apply for coin deposits of more than 20 coins. Available to members only for reasonable use.

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*

- \$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 23 & over) if account balance is less than \$100 with no activity for 12 months
- \$5 or balance in the account for members age 22 & under, on accounts with balances \$5 or less and no activity for 12 months
- Inactive account fees may result in closing of the account

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

Overdraft/NSF from Altra Savings

- \$32

Paper Statement (excludes ages 17 & under)

- \$2 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

Returned Payment Fee

- \$32

Rolled Coin

- \$.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

Effective 02/05/2020. 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
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