

## 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 \$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)
- 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 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\*

- \$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
- \$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

- 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 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\***

- 5% coin counting fee may apply for coin deposits of more than 20 coins. Only available to members with personal accounts for reasonable use.

**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 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 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

**Rolled Coin\***

- \$.20 per roll fee may apply

**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
- 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