

# Service Fees

FEBRUARY 5, 2021



## 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 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 item, includes check, electronic and debit card payments
- \$35 every seven days of a continuous negative balance

### Overdraft Privilege

- \$35 per item paid – See Altra Overdraft Privilege Policy for complete details
- \$35 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

- \$35 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

- \$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
- 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.

**Early Account Closure Fee**

- \$15 (within first 90 days)

**Excess Electronic Savings Withdrawals**

- \$35 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 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

**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

**Overdraft/NSF from Altra Savings**

- \$35

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

- \$2 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

Effective 02/05/2021. 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.

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