

Service Fees

FEBRUARY 5, 2025



ACCOUNT ACCESS - ONLINE

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 & Co-op 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)
- \$0.75 – 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

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 (Electronic version of the Annual Summary is provided for free in online banking for Now, GO, and Signature card holders registered for e-statements)

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
- \$30 – Saturday 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

MISCELLANEOUS

Account Research / Reconciliation

- \$25 per hour / 1-hour minimum

Bad Address

- \$10 monthly
- Bad Address 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

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*
- \$15 – Duplicate Lien Release
- \$35 – Skip-A-Payment

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
- \$30 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

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

800-755-0055

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