

Fee Schedule

Notice of Changes in Credit Union Fees - March 1, 2011

The following fees and transaction limitations amend your *Alliant Credit Union Account Agreement and Disclosures Booklet*. These fees and limitations MAY be assessed against your account, if applicable. Please read and retain for future reference.

Complimentary Services

ATM Transactions at Alliant-owned ATMs	FREE
ATM Transactions at Non-Alliant Owned ATMs ¹	FREE
Consumer Loan Application	FREE
Consumer Loan Modification	FREE
Convenience Card (except lost card)	FREE
eStatements	FREE
Financial Counseling and Budgeting Services	FREE
1st Box of Checks when opening a new Checking Account	FREE
Home Equity Checks	FREE
Home Equity Loan Processing Fee ² (up to \$250,000)	FREE
HSA Checks	FREE
HSA Custodian Check Issuance Fee	FREE
HSA Excess Contribution Reimbursement	FREE
HSA Monthly Maintenance Fee	FREE
HSA Set-up Fee	FREE
HSA Transaction Fee	FREE
Online Banking with Bill Pay	FREE
Online Check Copies	FREE
Self Service Telephone (SST)	FREE
Signature Guarantee Stamp	FREE
Teller Transactions	FREE
Third Party Share Drafts (3 per day)	FREE
• \$2 for each withdrawal thereafter	
VISA® Credit Card (Platinum and Platinum Rewards)	FREE
VISA® Credit Card Annual Fee (Platinum and Platinum Rewards)	FREE
VISA® Credit Card Balance Transfer (Platinum and Platinum Rewards)	FREE
VISA® Debit Card (except lost card)	FREE
VISA® HSA Debit Card	FREE

Account Basics

Account Closed within 90 Days of Opening	\$10
Account Maintenance Upon Member Request (1 hr min) (per hour)	\$25
• Account Balancing Assistance • Account Research • Subpoenas	
ACH - initiated via Alliant Online Banking	FREE
ACH - initiated via Telephone (per occurrence)	\$10
Bad Address Fee	\$5
Copy of Document (per document)	\$5
• Account Activity Printout • Check Copy ³ • Interim Statement	
• Membership Statement ³ • Special Statement Cutoff • Subpoena	
• Loan Document • Deposit Check • Paid Credit Union Check	
• Wire Transfer Confirmation Copy	
Courtesy Pay Fee (per occurrence)	\$25
• Written Check • Preauthorized Withdrawals from Checking	
• Debit Card Transactions	
Deposit of Check Drawn on a Non-U.S. Bank - including Canadian	\$35
Dormant Account Fee	\$10
Inactivity Fee	\$10
(One year in which no withdrawals or deposits, other than credited dividends were posted to the account.)	

Account Basics continued

Miscellaneous Fees (<i>per item</i>)	\$29
• Levies • Garnishments • Collection Item	
Manually Paid Checks and ACH Items	\$5
Nonsufficient Fund Item (<i>each</i>)	\$25
• Written Check • Electronic Item	
Overdraft Transfer (<i>max per day</i>)	\$3
• Savings • Supplemental Savings	
Line of Credit Advance ⁴ (<i>per occurrence</i>) (effective 4/1/2011)	\$3
Replace Lost Card	\$10
• VISA® Debit Card • Convenience Card	
Return Deposit Item	\$15
Sight Draft Deposit Fee (<i>per item</i>)	\$25
Stop Payments (checks) - submitted via Alliant Online Banking or SST	FREE
Stop Payments (checks and ACH) - submitted in writing or verbally	\$25

Wire Transfers

Domestic Wire Transfer (<i>outgoing</i>)	\$25
Foreign Wire Transfer (<i>outgoing</i>)	\$50
Wire Transfer (incoming)	FREE

Mail Services

Priority mail services for distribution of VISA® credit cards, checks, VISA® Debit Card, Convenience Card, etc Prices start at \$18

Product Fees

Airplane Loan Fee	\$175
Amortization Report - Fixed Only	\$15
Copy of Loan File - Fixed Only	\$25
Copy of Mortgage Documents - Fixed Only (<i>each</i>)	\$5
Duplicate Release Fee - Fixed Only	\$25
Home Equity Loan Rate Modification (<i>per occurrence</i>)	\$250
Home Equity Products Subordination Fee	\$150
Mortgage Payment Modification	\$250
Mortgage Rate Modification (.50% of principal balance)	\$500-\$3,000
Mortgage Preapproval Fee	up to \$50
New York Assignments	\$570
Payoff (<i>Demand</i>) Statement Fee (CA and AZ Only)	\$30
Payoff (<i>Demand</i>) Statement Fee (except CA and AZ)	\$35
Payoff Statement Fax Fee - Fixed Only	\$10
Partial Release Fee	\$200
Payment History - Fixed Only	\$5
Reconveyance Fee - CA Fixed Only	\$45
Vehicle Service Agreement Transfer Fee	\$40
Verification of Mortgage - Fixed Only	\$10

1 Transactions may be subject to ATM owners surcharge fee.

2 Subject to credit qualification. Up to \$1,000 fee for loans over \$250,000.

3 Available at no cost if printed online.

4 Accrues interest if utilized.

Note: Loans are subject to additional fees. For complete fees refer to loan documents.

For VISA® credit card fees refer to the VISA® Credit Card Agreement.

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