The following fees amend your Alliant Credit Union Account Agreement and Disclosures booklet. These fees may be assessed against your account, if applicable. Please read and retain for future reference. Fees below are per occurrence or per document copy.

### Account Basics
- **Account Closed within 90 Days of Opening**: $10
- **ACH - initiated via Alliant Online Banking**: FREE
- **ATM Transaction**: FREE
- **First Box of Checks When Opening New Checking Account**: FREE
- **Collections** : $29
- **Debit Card Visa International Assessment (ISA) / Foreign Transaction** : 1%
- **Deposit of Check Drawn on a Non-U.S. Bank - including Canadian**: $35
- **Document Copy** : $5
- **Dormant Account (for savings accounts only)**: $10
- **Inactivity (for savings account only)**: $10
- **Non-Sufficient Funds (NSF) Item**: FREE
- **Paper Account Statement (for savings account only)**: $1
- **Stop Payment**: FREE
- **Third Party Share Draft**: first 3 per day is FREE, $2 each thereafter

### Wire Transfers
- **Wire Transfer (incoming)**: FREE
- **Domestic Wire Transfer (outgoing)**: $25
- **Foreign Wire Transfer (outgoing)**: $50

### Mail Services
- **Priority Mail Services**: $18 FedEx Overnight Shipping and $22 FedEx First Overnight Shipping

### Loan Product Fees
- **Copy of Loan File - Fixed Only**: $25
- **Copy of Mortgage Documents - Fixed Only**: $5
- **Duplicate Release - Fixed Only**: $25
- **Home Equity Loan Rate Modification**: $250
- **Home Equity Processing (up to $250,000)**: FREE
- **Home Equity Processing (more than $250,000)**: $1,000
- **Home Equity Products Subordination**: $150
- **Line of Credit Advance**: $3
- **Mortgage Payment Modification**: $250
- **Mortgage Rate Modification (0.50% of principal balance)**: $500-$3,000
- **Mortgage Preapproval**: up to $50
- **New York Assignments**: $670
- **Payoff (Demand) Statement (CA and AZ Only)**: $30
- **Payoff (Demand) Statement (except CA and AZ)**: $35
- **Payoff Statement Fax - Fixed Only**: $10
- **Partial Release**: $200
- **Payment History - Fixed Only**: $5
- **Reconveyance - CA Fixed Only**: $45
- **Vehicle Service Agreement Transfer**: $40
- **Verification of Mortgage - Fixed Only**: $10
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 disclosures and agreements.

1 Where permissible by law. 2 Transactions performed at some ATMs may be subject to the ATM owner’s surcharge fee. Please see the online ATM Locator at www.alliantcreditunion.org or the Alliant mobile banking app for a list of ATMs that accept deposits or are surcharge-free. Alliant offers ATM rebates on Alliant checking accounts. Alliant will rebate ATM fees up to $20 per month per membership account when you use your Alliant checking account Visa debit card to make a deposit, withdrawal, transfer or balance inquiry. The rebate does not apply to cash advances from Alliant Visa credit cards through ATMs nor to the Alliant Savings ATM card and Visa International Service Assessment (ISA) fees, referenced as the foreign transaction fee on account statements. Not all ATMs accept deposits. 3 The International Service Assessment (ISA) fee, also known as the foreign transaction fee, will be assessed on all Alliant Visa debit card transactions where the merchant country differs from the country of the card issuer. The ISA fee is determined by Visa® and is subject to change at any time. 4 A dormant and/or abandoned savings account is an account that has no activity within the period prescribed by applicable state law (typically 3 or 5 years). 5 A savings account is considered inactive if no withdrawals or deposits other than credited dividends were made to the account in the past 12 months and the account has total deposits of $200 or less. 6 Assessed per statement cycle on the savings account. 7 Accrues interest if utilized.