

## Fee Schedule

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 <sup>1</sup> .....	\$10
Account Maintenance/Research Upon Member Request.....	FREE
	<i>(per hour) (1 hour min.)</i>
ACH - initiated via Alliant Online Banking.....	FREE
ATM Transaction <sup>2</sup> .....	FREE
First Box of Checks When Opening New Checking Account.....	FREE
	<i>(Subsequent order prices will be posted at time of order)</i>
Garnishments/Levies/Citations.....	\$29
Courtesy Pay.....	FREE
Debit Card Visa International Assessment (ISA)/Foreign Transaction <sup>3</sup> .....	1%
Deposit of Check Drawn on a Non-U.S. Bank.....	\$35
Document Copy.....	FREE
Dormant Account (for savings accounts only) <sup>4</sup> .....	\$10
Inactivity (for savings account only) <sup>5</sup> .....	\$10
Non-Sufficient Funds (NSF) Item.....	FREE
Paper Account Statement (for savings account only) <sup>6</sup> .....	\$1
Replace Lost Debit or Savings ATM Card.....	FREE
Return Deposit Item.....	FREE
Stop Payment.....	FREE

### Wire Transfers

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

### Mail Services

Priority Mail Services.....	\$18 FedEx Overnight Shipping and \$22 FedEx First Overnight Shipping
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### Loan Product Fees

ACH - initiated via Telephone.....	FREE
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 <sup>7</sup> .....	\$3
Mortgage Payment Modification.....	\$250
Mortgage Rate Modification ( <i>0.50% of principal balance</i> ).....	\$500-\$3,000
Mortgage Preapproval.....	up to \$50
New York Assignments.....	\$570
Payoff ( <i>Demand</i> ) Statement ( <i>CA and AZ Only</i> ).....	\$30
Payoff ( <i>Demand</i> ) Statement ( <i>except CA and AZ</i> ).....	\$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](http://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.



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