

ALLEGACY FEDERAL CREDIT UNION
FEE SCHEDULE
Effective: July 1, 2010

Share & Money Market Accounts

- Returned Item Fee (Member's NSF Check Drawn on Another Financial Institution) \$ 34.00 per item.
- Returned Item Fee (Third Party NSF Check) \$ 5.00 per item.
- Check Cashing Fee \$ 1.00 per item if member does not have an Allegacy checking account.
- Reg D Fee (Excessive Transactions Related to Regulation D Limitations) \$ 3.00 per transfer/withdrawal/payment to 3rd party in excess of six (6) per month.
- NSF Bank Draft Item Fee \$ 34.00 per item.
- Single Service Fee \$ 3.00 per month.

Checking Accounts(including Money Market Checks)

- Account Reconciliation Fee \$ 25.00 per hour.
- Certified Check Fee \$ 10.00 per check.
- Standard Checking Account Service Fee \$ 2.50 per month.
- Standard Checking Account Excess Check Fee \$.15 per check in excess of fifty per month.
- Eagle Plus Checking Account Service Fee \$ 5.00 per month.
- Golden Eagle Checking Account Service Fee \$ 2.50 per month.
- Global Access Account Service Fee \$ 10.00 per month.
- Check Printing Fee Prices may vary depending on style.
- Eagle Plus & Golden Eagle Check Printing Fee Special account checks free.
- Overdraft Item Paid Fee \$ 34.00 per item.
- (Including Courtesy Pay items)
- NSF Fee \$ 34.00 per item.
- Negative Balance Fee \$ 5.00 per day on checking accounts that maintain a negative balance for more than ten (10) consecutive days.
- Returned Item Fee (Member's NSF Check Drawn on Another Financial Institution) \$ 34.00 per item.
- Returned Item Fee (Third Party NSF Check) \$ 5.00 per item.
- Stop Payment Fee \$ 30.00 per request.
- Photocopy of Check \$ 1.50 per check.

Other Service Fees

- Account Research Fee \$ 10.00 per hour. If credit union error, no charge
- Additional Tax Reporting Forms Fee \$ 1.00 per form.
- Dormant Account Fee (12 months with no activity) \$ 5.00 per quarter.
- Item Sent for Collection Fee \$ 5.00 per item plus expenses.
- Special or Duplicate Statement Fee \$ 2.00 per statement.
- Teller's Check \$ 1.00 per check.
- Incoming Wire Transfer Fee No charge.
- Outgoing Wire Transfer Fee \$ 10.00 per transfer.
- Outgoing Foreign Wire Transfer Fee \$ 10.00 per transfer plus expenses.
- NSF Bank Draft Item Fee \$ 34.00 per item.
- Pay By Phone Fee \$ 7.50 per payment

Electronic Funds Transfer Fees

- ATM Withdrawal/Transfer Fee \$ 1.00 per transaction for Easy, Standard & Savings Accounts.
- ATM Inquiry Fee – Nonproprietary ATMs \$.50 per inquiry for Easy, Standard & Savings Accounts.
- Visa Check Card Transaction Fee No charge.
- Visa Check Card Reissue Fee \$ 5.00 per request.
- PhoneBanking Transaction No charge.

AccountConnect Fees

- Inbound Transfer No charge.

Credit Union Membership

- Membership Share \$ 5.00 par value.

The fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information for your accounts, please contact the Credit Union.