

## 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.....	\$10
Account Maintenance/Research Upon Member Request .....	\$25
	<i>(per hour) (1 hour min.)</i>
ACH - initiated via Alliant Online Banking.....	FREE
ACH - initiated via Telephone .....	\$10
ATM Transaction <sup>1</sup> .....	FREE
First Box of Checks When Opening New Checking Account.....	FREE
	<i>(Subsequent order prices will be posted at time of order)</i>
Collections Fee .....	\$29
Courtesy Pay .....	FREE
Document Copy .....	\$5
Deposit of Check Drawn on a Non-U.S. Bank - including Canadian.....	\$35
Dormant Account Fee.....	\$10
Inactivity Fee.....	\$10
	<i>(One year in which no withdrawals or deposits, other than credited dividends, were posted to the account.)</i>
Line of Credit Advance <sup>2</sup> .....	\$3
Non-Sufficient Funds (NSF) Item.....	FREE
Paper Account Statement Fee <sup>3</sup> .....	\$1
Replace Lost Debit or Savings ATM Card.....	FREE
	<i>(\$10 fee may be charged for excessive losses)</i>
Return Deposit Item.....	\$15
Stop Payments ( <i>checks</i> ) - submitted via Alliant Online Banking or Phone Banking.....	FREE
Stop Payments ( <i>checks and ACH</i> ) - submitted in writing or verbally.....	\$25
Third Party Share Draft.....	.3 per day is FREE, \$2 each thereafter
Visa International Assessment (ISA)/Foreign Transaction Fee <sup>4</sup> .....	1%

### 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<sup>5</sup>

Amortization Report - Fixed Only.....	\$15
Copy of Loan File - Fixed Only.....	\$25
Copy of Mortgage Documents - Fixed Only .....	\$5
Duplicate Release Fee - Fixed Only.....	\$25
Home Equity Loan Rate Modification.....	\$250
Home Equity Processing Fee (up to \$250,000).....	FREE
Home Equity Processing Fee (more than \$250,000).....	\$1,000
Home Equity Products Subordination Fee.....	\$150
Mortgage Payment Modification.....	\$250
Mortgage Rate Modification ( <i>0.50% of principal balance</i> ).....	\$500-\$3,000
Mortgage Preapproval Fee.....	up to \$50
New York Assignments.....	\$570
Payoff ( <i>Demand</i> ) Statement Fee ( <i>CA and AZ Only</i> ).....	\$30

## Loan Product Fees continued

Payoff ( <i>Demand</i> ) Statement Fee ( <i>except CA and AZ</i> ).....	\$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 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. **2** Accrues interest if utilized. **3** Assessed per statement cycle on the savings account. **4** 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. **5** 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.



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