

# Schedule of Service Fees

## Account maintenance:

The following fees will not be assessed if the indicated minimum balance or other account conditions are met.

### » Share Savings:

If daily balance falls below \$50.00 during the calendar quarter..... **\$5.00 per quarter**

- \$50.00 minimum daily balance requirement to avoid fee is reduced to \$5.00 if member is less than 26 years of age.
- Minimum daily balance requirement to avoid fee is waived if another open share or loan with a balance is associated with the account number.

### » Premium Savings:

If daily balance falls below \$50.00 during the calendar quarter..... **\$5.00 per quarter**

- Minimum daily balance requirement to avoid fee is waived if another open account or loan with a balance is associated with the account number.

### » Money Market (all types):

If daily balance falls below \$50.00 during the calendar month..... **\$5.00 per month**

### » Convenience Checking:

If direct deposit is discontinued or does not occur every three (3) months at a minimum..... **\$5.00 per month**

### » Relationship Checking:

If daily share or current loan balance falls below \$500.00 during the calendar month... **\$5.00 per month**

- Minimum daily balance requirement to avoid fee is waived if member is between 13-25 years of age.

### » Investor Checking:

If daily balance falls below \$1,000.00 during the calendar month..... **\$5.00 per month**

### » Health Savings Account (HSA):

If daily balance falls below \$50.00 during the calendar month..... **\$5.00 per month**

### » Individual Retirement Account (IRA):

If daily balance falls below \$50.00 during the calendar quarter..... **\$5.00 per quarter**

## Cashier services:

Fees charged by Alaska USA – other financial institutions may assess additional fees for collection items.

### » Bank wire:

Domestic ..... **\$20.00 per wire**

Foreign ..... **\$50.00 per wire**

### » Cash services for coin:

– First \$200.00 per calendar month..... **NC**

– Over \$200.00 per calendar month:  
Disbursed ..... **\$0.08 per roll per month**

Received..... **4% of amount per month**

### » Cash services for currency: ATM withdrawals exempt.

– First \$10,000.00 per calendar month..... **NC**

– Over \$10,000.00 per calendar month:  
Disbursed ..... **\$1.00 per \$1,000.00 per month**

Received..... **\$0.10 per \$1,000.00 per month**

### » Cashier's check: ..... **\$2.00 per item**

### » Check delivery:

Interbranch..... **\$5.00 per item**

Other locations ..... **\$15.00 per item**

### » Collection item:

Incoming check ..... **\$5.00 per item**

Outgoing/Domestic ..... **\$5.00 per item**

Outgoing/Foreign..... **\$15.00 per item**

### » Money order: ..... **\$1.50 per item**

## Checking account services:

### » Overdraft protection transfer:

From a Share or Premium Savings, or a Money Market ..... **\$5.00 per day**

From a Credit Line in excess of three (3) per calendar month..... **\$5.00 per transfer**

### » Negative balance transfer:

Credit Union initiated transfer to resolve a negative share balance ..... **\$5.00 per transfer**

### » Stop payment: ..... **NC**

# Schedule of Service Fees *(continued)*

## Other:

- » **Loose coin exchanged at coin machine:** Fee assessed on total amount processed
  - Members.....**3%**
  - Non-Members.....**8%**
- » **Levy/garnishment:** Includes Assessment or Notice to Withhold and Deliver ..... \$75.00 per item
- » **Mail:**
  - Express ..... **\$15.00 per item**
  - Priority ..... **\$5.00 per item**
- » **Membership:** Assessed when accepted as a member of Alaska USA..... **\$5.00 per member**
- » **Photocopy:** Copy unrelated to credit union business ..... **\$0.25 per item**
- » **Verification:**
  - Account Verification..... **NC**
  - Mortgage Account Verification..... **\$10.00**
  - Mortgage Account Verification (same day)..... **\$15.00**

## Research services:

- » **Research - per hour:** Per hour for requests that require more than one hour to complete ..... **\$15.00 per hour**
- » **Research - priority handling:** For requests that require priority fulfillment ..... **\$15.00 per hour**
- » **Check copies:** ..... **NC**
- » **Document or statement copies:** Examples include producing a copy of a prior statement of account; printing an interim statement of account; or producing other document copies, such as a deposited item.... **NC**

## Special handling:

- » **Courtesy Pay/Overdraft (OD) Service:** Check or other debit presented and paid against insufficient funds (fee based on amount of overdraft)
  - \$0.00 - \$5.00 ..... **NC**
  - \$5.01 - \$10.00 ..... **\$5.00**
  - \$10.01 - \$15.00 ..... **\$10.00**
  - \$15.01 - \$20.00 ..... **\$15.00**
  - \$20.01- \$25.00 ..... **\$20.00**
  - \$25.01 or more ..... **\$25.00**
- » **NSF:** Check or other debit returned unpaid for lack of sufficient funds..... **\$25.00 per presentment**
- » **NSF mortgage payment:**
  - Additional Cenlar charge ..... **\$25.00 per item**
- » **Returned deposited item:**..... **\$5.00 per item**
- » **Shared branch transaction adjustment:**..... **\$20.00 per item**

## Online account access:

- » **Online Account Access** ..... **NC**
- » **Bill Pay/Send money:**
  - Unlimited bills paid per calendar month..... **NC**
- » **Bill Pay expedited payment services:**
  - Overnight Check..... **\$22.50**
- » **Bill Pay/Send money collection:**
  - Late Charge:** Interest on amounts not reimbursed to the service provider within 15 days ..... **1.5% monthly**
  - Returned items:** ..... **As charged**
  - Third-party fee:**..... **As charged**