### Schedule of Service Fees

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

- **Latitude Checking:**
  - If direct deposit is discontinued or does not occur every 90 days at a minimum ........................................ $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 disbursed coin:**
  - First $200.00 per calendar month .................................. NC
  - Over $200.00 per calendar month ................................. $0.08 per roll

- **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
    - Received ....................................................................... $0.10 per $1,000.00

- **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

#### Checking account services:

- **Overdraft protection transfer:**
  - From a Savings or Money Market Share or Credit Line Loan ........................................ $5.00 per day that total transfers exceed $25.00

- **Negative balance transfer:**
  - Credit Union initiated transfer to resolve a negative share balance .......... $5.00 per transfer

- **Stop payment:** ......................................................................................................................... NC

#### Other:

- **Loose coin exchanged at coin machine:** Fee assessed on total amount processed
  - Non-Members ......................................................................................................................... 8%

- **VISA® Debit/ATM Card International Transaction Fee:** Also includes internet transactions initiated in the United States with a merchant who processes the transaction outside of the United States........... 1%

- **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:

- **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

- **Research:**
  - Requests completed in under one hour ..................................... NC
  - Requests that require one hour or more .................................... $15.00 per hour

- **Research - priority handling:** For requests that require priority fulfillment ........................................ $15.00 per hour

#### Special handling:

- **Overdraft Services/Overdraft Services for debit cards:** Negative Balance Fee charged per day if qualifying transaction occurs and end of day negative balance exceeds $25.00
  - $0.00 - $25.00 ................................................................. NC
  - $25.01 or more .............................................................. $25.00

- **NSF mortgage payment:** Additional Cenlar charge .................. $25.00 per item

- **Returned deposited item:** ....................................................... $5.00 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