Educational Community
ALLIANCE CREDIT UNION

SCHEDULE OF FEES + CHARGES

SHARE (SAVINGS) ACCOUNT	
Closed within 12 months	$5.00
Inactive Account Fee per year - 18 years or older w/o activity on any EDUCACU product under that account number.	$5.00
Dormant Account Closing Fee	$10.00
Undeliverable Statement/Returned Statement	$5.00
Excessive Electronic Transfers (more than 6)	$30.00
EXTRA CREDIT MONEY MARKET SHARE SAVINGS	
Excess Number of Withdrawals Fee (after 6 per month)	$25.00
TRANSACTION ACCOUNTS	
CHECKING ACCOUNTS	
Draft Return Fee (NSF)	$30.00
Share draft Overdraft Courtesy Pay (NSF)	$30.00
ACH Return Fee (NSF)	$30.00
ACH Overdraft Courtesy Pay (NSF)	$30.00
ATM Return Fee (NSF)	$30.00
ATM Overdraft Courtesy Pay (NSF)	$30.00
Deposit Item Return Fee	$10.00
Stop Payment Fee per check	$30.00
Stop Payment Fee (series of checks)	$30.00
Check Printing Charge	Varies
Statement Copy/ per statement	$5.00
Copy of Paid Check	$5.00
Account Reconciliation/per hour (Min. 1 hour)	$10.00
Wire Transfer	$15.00
Monthly Maintenance Fee (5 + 5 URC Checking only)	$5.00
International Wire	$30.00
Account Research/per hour (Min. 1 hour)	$10.00
Garnishment/levy each presentment	$20.00
Credit Union Check Withdrawal	$4.00
Loan Payment Book (re-order)	$6.00
EFT - ELECTRONIC FUNDS TRANSFER FEES	
ATM/ATM MASTERCARD DEBIT CARD	
Excessive ATM Withdrawals	$.50 each over 8 per month
ATM Plus Network per transaction	$1.50
Surcharge: If you use an ATM that is not operated by us, you may be charged an ATM surcharge by the ATM operator or an ATM network utilized for such a transaction. The ATM surcharge will be taken from your account if you elect to complete the transaction	Varies
Replacement Card Fee (Debit and ATM)	$15.00
ATM Return Fee (NSF) (Opt-in required)	$30.00
ATM Photocopy	$30.00
MasterCard Debit Card NSF Fee (Opt-in required)	$30.00
PRE -AUTHORIZED EFT'S	
Pre-Authorized Withdraw Returned Item	$30.00

Effective: August 15th, 2021