

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