



SCHEDULE OF FEES AND CHARGES

Member Business Accounts

Effective February 1, 2026

Checking Type	Sole Proprietor/Sole Member LLC	Traditions	Prestige	Corporate
Share Pledge + Membership Fee	\$6.00	\$6.00	\$6.00	\$6.00
Monthly Fee	\$5.00	\$6.00	\$24.00	\$48.00
Monthly Account Fee Waiver Criteria	Enrollment in Online Banking	Daily Account Balance of \$2,400.00 Active Commercial Loan (over \$50k)	Daily Account Balance of \$10,000.00 Active Commercial Loan (over \$250k)	Daily Account Balance of \$50,000.00 Active Commercial Loan (over \$250k)
ACH Origination Monthly Fee	\$0.00	\$0.00	\$25.00	\$25.00
One-time Origination Fee				1% of approved daily origination limit

Additional Checking Account Fees

- Remote Deposit Capture Duplicate Deposit fee \$29.00 per item
- Remote Deposit Capture Image Replacement Document fee \$10.00 per item
- Bill-Pay Same-Day Payments \$9.95 per item
- Bill-Pay Overnight Payments \$15.95 per item
- Check Printing fee Prices vary according to style
- Cashier's, Certified, Teller's, or Official Check Payable to Third Party fee \$2.00
- Copy of Deposited Item fee \$2.00 per copy plus \$25.00 per hour research
- Debit Card Rush Order fee \$50.00 per rushed debit card order
- Excess Item fee \$0.15 per item in excess of 500 items per month
- Deposit Bag fee (zipper style) \$4.00
- Deposit Bag fee (locking style) \$16.00
- Deposit Bag fee (disposable style) As charged by vendor
- MasterCard ATM/Debit Card PIN Replacement fee \$1.00 per request
- MasterCard ATM/Debit Card Replacement fee \$5.00 per card
- Non-Alabama CU-Operated ATM Transaction fee \$1.00 per transaction beginning with 4th transaction per month
- Photocopy of Cancelled Check fee \$1.00 per item
- Photocopy of Cancelled Check from Third Party fee \$1.75 per item
- Savings Overdraft Transfer fee \$5.00 per transaction
- Temporary Checks fee \$0.80 per each four-check page



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Share Savings Account Fees

- Early Share Savings Account Closure fee \$5.00 if closed within sixty (60) days of opening

Loan Service Fees

- Skip-A-Pay service fee \$35.00 to skip one month of loan payments on eligible loan
- SmartPay Loan Payments Using a Non-Alabama CU Debit Card or Via Phone fee \$4.95 per loan payment; payment max amount is \$2,500.00

Other Service Fees (applicable to all accounts)

- ACH Originator service fee \$25.00 per month
- Account Research fee \$10.00 per hour
- Expedited Payment fee \$5.00 per transaction
- ePay Deposits Using a Non-Alabama CU Debit Card 2.5% of transaction amount per deposit; deposit max amount is \$1,000.00
- Foreign Item Collection fee Varies (according to amount of item) plus shipping fee
- Garnishment, Tax Levy, Lien, or Judgment fee \$100.00, except where prohibited
- Immigration Account Verification fee \$5.00 per request
- Inactive Account fee \$10.00 per month (after 12 months and account under \$100.00)
- Incorrect Address fee \$10.00 per month
- Mailed Paper Statements fee \$2.00 per statement
- Money Order fee \$1.00 per order
- Night Depository Key Replacement fee \$5.00
- NSF (Non-Sufficient Funds) fee, per presentment Per calendar year: \$19.00 for 1st and 2nd NSFs; \$29.00 for 3rd NSF; \$35.00 for 4th and additional NSFs
- Physical Token Device fee \$36.00 per device
- Returned ACH Entries and Notifications of Change Received \$1.00 per transaction
- Reversing/Correcting ACH Debit Entries Originated \$5.00 per transaction, billed monthly
- Reversing/Correcting ACH Credit Entries Originated \$5.00 per transaction, billed monthly
- Record Production in response to Legal Action fee \$25.00 per first hour and \$20.00 per additional hour, \$1.00 per paper or electronic page produced
- Returned Item fee \$10.00 per item
- Statement Copy fee \$1.00 per page
- Stop Payment fee (share draft/check or e-Bill-Pay item) \$29.00 per item
- Wire Transfer (Domestic) fee \$14.00 per transfer
- Wire Transfer (International) fee \$50.00 per transfer less than \$10,000; \$100.00 for transfer of \$10,000 or more
- Wire Transfer (Error on Incoming) fee Varies; as assessed by wire service provider

Safe Deposit Box Fees

- 3 x 5 Safe Deposit Box Rental \$25.00 per year
- 5 x 5 Safe Deposit Box Rental \$30.00 per year
- 3 x 10 Safe Deposit Box Rental \$40.00 per year
- 5 x 10 Safe Deposit Box Rental \$50.00 per year
- 10 x 10 Safe Deposit Box Rental \$100.00 per year
- Drilling of Box and Change of Lock fee \$175.00
- Replacement Key fee \$20.00



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Credit Union Membership

- Membership Share \$5.00 par value
- Share Savings Account Membership fee \$1.00 at opening

* See Business Membership & Account Agreement, Safe Deposit Box Agreement, and related disclosures for important information regarding your Alabama Credit Union account.