

# Alabama ONE<sup>®</sup>

## Fee Schedule

**Fees and Charges:** Below is the Fee Schedule which sets forth certain conditions, rates, fees and charges applicable to your account. This schedule is incorporated into your Membership and Account Agreement with the Credit Union.

**Effective:** November 1, 2024

Account Research Fee	\$20.00 per hour
Cashier Check – Member	\$5.00 per check
Cashier Check – Non-Member	\$10.00 per check
Commercial Checking Account Fees:	
Charter ONE	\$15.00 per month if greater than 25 transactions
Community ONE	\$0.00
Relationship ONE	\$0.00
Check Copies	\$3.00 per image
Convenience Pay Fee	\$35.00 per item – created by check, in-person withdrawal, ATM withdrawal, or other electronic means.
Counter Check Fee	\$3.00 per sheet – free at account opening
Early Share Account Closure Fee	\$5.00 – if Membership Saving is closed prior to 6 months
Early Withdrawal/Transfer Fee – Club Accounts	\$5.00 per withdrawal made outside of the maturity transfer *Applies to Christmas and Savers Club Accounts
Escheatment Fee	\$35.00
Foreign Card Cash Advance Fee	3% of Advance
Foreign Check Collection	
• Up to \$2,500.00	\$10.00 per item
• Greater than \$2,500.00	\$15.00 per item
Gift Card Fee	
• Non-Reloadable	\$4.95 per card
• Reloadable	\$5.99 per load
Digital Banking Bill Pay Fee	\$0.50 per bill pay – 15 free per billing cycle
Inactive Account Fee	\$10.00 per month (if account is not active for 365 days)
Invalid Address / Return Mail Fee	\$10.00 per month
Jumpstart Checking Account Fee	\$10.00 per month
Mastercard Cross-Border or Single Currency ISA Fee	1% of Transaction

<b>Mastercard Replacement Card Fee</b>	<b>\$5.00 per card – 1 card free per calendar year</b>
<b>Minimum Balance Fee – Ascend Checking</b>	<b>\$10.00 per month (Minimum Balance: \$5,000)</b>
<b>Money Order Fee</b>	<b>\$2.00 per item</b>
<b>Mortgage Subordination Fee</b>	<b>\$250.00</b>
<b>Non-Sufficient Funds Fee</b>	<b>\$35.00 per item – an item may be presented multiple times, and a fee shall be charged each time the same item is re-presented.</b>
<b>Notary Fee – Non-Member</b>	<b>\$10.00</b>
<b>Overdraft Transfer Fee</b>	<b>\$5.00 per transfer</b>
<b>Safe Deposit Box Rental – Size 3x5</b>	<b>\$15.00 per year</b>
<b>Safe Deposit Box Rental – Size 5x5</b>	<b>\$20.00 per year</b>
<b>Safe Deposit Box Rental – Size 3x10</b>	<b>\$25.00 per year</b>
<b>Safe Deposit Box Rental – Size 5x10</b>	<b>\$38.00 per year</b>
<b>Safe Deposit Box Rental – Size 3x13</b>	<b>\$45.00 per year</b>
<b>Safe Deposit Box Rental – Size 10x10</b>	<b>\$75.00 per year</b>
<b>Safe Deposit Box – Late Payment Fee</b>	<b>\$5.00 per month</b>
<b>Statement Copy Fee</b>	<b>\$1.00 per page – no charge if over age 65</b>
<b>Stop Payment Fee (ACH/Checks)</b>	<b>\$35.00 per item</b>
<b>Wire Transfer Fees</b>	
• <b>Incoming Wire Transfer</b>	<b>\$10.00 per transfer</b>
• <b>Outgoing Wire Transfer</b>	<b>\$15.00 per transfer</b>
• <b>International Wire Transfer</b>	<b>\$50.00 per transfer</b>