



FEE SCHEDULE

Approved by the Board of Directors 8/18/2010

General Fees:

Returned Mail.....	\$2/item
Account Reconciliation/Research	\$10/hour
Note: Waived if Credit Union error found	
VOD (Verification of Deposit).....	\$20
Cashier's Checks.....	\$2/each
Note: Waived for Classic Accounts	
Check Copies.....	\$2/each
Account History Print Out.....	\$1
Statement Copy.....	\$1/statement
Return Item Deposited or Cashed.....	\$5/item
Insufficient Funds	\$30/item
Transfer.....	\$3/item
Note: Regulation D limitations may apply	
Overdraft.....	\$30/item
Stop Payment.....	\$20/item
Wire Transfers	
Domestic.....	\$10/transfer
International.....	\$35/transfer
Collection Items (if applicable).....	\$4.50/item
Foreign Items.....	\$35/item
Note: If over \$2,500, exchange rate adjustment may apply	

Share Account Fees:

Abandoned/Dormant Account.....	\$5/month
Account Closure.....	\$10
Note: Within six (6) months of opening	
Reopen Account.....	\$10
Note: Within six (6) months of closing	

Money Market Fees:

Below Minimum Balance.....	\$10
Excessive Check Fee.....	\$10/item

Note: Fees are subject to change at any time. You may obtain an updated Fee Schedule at any time by visiting www.atcu.com, or by contacting your local ATCU branch location.

VISA® ATM/Debit and Business Debit Card Fees:

Replacement Card.....	\$5/each
Personal Identification Number (PIN) Reissue.....	\$5/each
Rushed Card Order	
Two (2) day.....	\$30/each
Three (3) day.....	\$10/each
Rushed PIN Order	
Two (2) day.....	\$30/each
Three (3) day.....	\$10/each
Disputes	
VISA® Transaction (if applicable).....	\$15/each
PULSE® Transaction (if applicable).....	\$5/each
CIRRUS® Transaction (if applicable).....	\$5/each
Currency Conversion.....	Up to 1% per transaction
Cross-Border Transaction.....	Up to 1% per transaction

Safe Deposit Box Fees:

Note: Only available at Gadsden, Albertville & Anniston Branches

Annual Rental per Box

3x5.....	\$12.50
5x5.....	\$17.50
3x10.....	\$20
5x10.....	\$30
10x10.....	\$55

Drilling.....	Actual Cost
Lost Key.....	Actual Cost
Late Rental.....	\$5

VISA® Gift Card Fees:

VISA® Gift Card.....	\$3/each
Note: \$2/each for additional cards	
Discounted VISA® Gift Card.....	\$2/each
Note: Applies to Preferred, nHanced, Classic, Youth, & Business Members	

Business Account Fees:

Monthly Service Fee.....	\$10
Note: Applies to Basic and Elite Business Checking Accounts	