



Fee Schedule

	Par Value Charge account falls	\$2.00	per month	assessed if Share below minimum balance
Share (Savings) Account Fees				
Abandoned Account	\$5.00		per month	
Reopen Account	\$10.00			
Close Account	\$10.00			
Other Service Fees				
Share Draft Account(s)	No Fee			
Account verification	\$20.00			
Cashiers Checks	\$2.00	each		
Check Copies	\$2.00	each		
Deposited Check Returned	\$5.00	per item		
Maximum Withdrawal Fee	\$30.00	per item		
Automatic/Overdraft Transfer	\$3.00	each		
Print Outs	\$1.00	per statement		
Returned Check/NSF	\$30.00	per item		
Courtesy Pay	\$30.00	per item		
Returned Mail	\$2.00	per item		
Statement Copies	\$1.00	each		
Stop Payment	\$20.00	each		
Wire	\$10.00	domestic		
	\$35.00	foreign		
Check Cashing Fee	3%	of ck amt		
Account Reconciliation	\$10.00	hour		
Account Research	\$10.00	hour		
Credit Life Insurance	Actual Cost			
Credit Disability Insurance	Actual Cost			
Loan Late Charge	5%	of payment		
VISA® Debit/ATM Cards				
Replacement Card Fee	\$5.00	each		
PIN Reissue Fee	\$5.00	each		
Dispute fee	\$15.00	per VISA® transaction		
	\$ 5.00	per PULSE® and CIRRUSS® transaction		
VISA® Credit Card				
Credit Card Annual Fee	No Fee			
Over the limit fee	Not Applicable			
Replacement Fee	\$10.00			
Returned Check Fee	up to \$30.00			
Late Payment Fee	up to \$25.00			
Cash Advance Fee	Waived			
Safe Deposit Boxes (located only at Anniston, Albertville, & Gadsden Branch)				
Annual Rental Size 3x5	\$12.50			
Annual Rental Size 5x5	\$17.50			
Annual Rental Size 3x10	\$20.00			
Annual Rental Size 5x10	\$30.00			
Annual Rental Size 10x10	\$55.00			
Change of Locks	Actual Cost			
Drilling of Boxes	Actual Cost			
Late Fee	\$5.00	per month		
Business Accounts				
Business Share Draft Fee	\$10.00	per month		
Business VISA® Credit Card	\$50.00	annual		
Money Market Accounts				
Below Minimum Balance	\$10.00			
Excessive Check Fee	\$10.00	per check		

Fee's are subject to change at any time. You may request an updated fee schedule at anytime by going to www.atcu.com or by contacting your local ATCU Branch.

Effective 8/18/2010