



FEE SCHEDULE

Approved by the Board of Directors 11/28/2016

General Fees:

Returned Mail.....	\$2/item
Account Reconciliation/Research	\$15/hour
Note: Waived if Credit Union error	
VOD (Verification of Deposit).....	\$20
Cashier's Checks.....	\$2/each
Note: Waived for Classic Accounts	
Check Copies.....	\$2/each
Account History Print Out.....	\$1/page
Statement Copy	\$1/page
Return Item Deposited or Cashed.....	\$5/item
Insufficient Funds	\$30/item
Transfer.....	\$3/item
Note: Regulation D limitations may apply.	
Overdraft.....	\$30/item
Note: Each presentment will be charged a separate Overdraft Fee.	
Stop Payment.....	\$30/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	
Legal Process	\$50/order
IRA Termination.....	\$50/account
Note: Assessed if IRA terminated by ATCU due to application of loss policy.	

Share Account Fees:

Abandoned/Dormant Account.....	\$5/month
Account Closure.....	\$25
Note: Within six (6) months of opening	
Reopen Account.....	\$25
Note: Within six (6) months of closing	

Money Market Fees:

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

VISA® ATM/Debit Card Fees:

Replacement Card (Original Free, 1 st Replacement Free).....	\$5/each
Rushed Card Order	
Note: Waived if Credit Union error	
Two (2) day.....	\$30/each
Currency Conversion (VISA® fee).....	Up to 1% per transaction
Cross-Border Transaction (VISA® fee).....	Up to 1% per transaction

Safe Deposit Box Fees:

Note: Only available at Gadsden, Albertville & Anniston Branches

Annual Rental per Box

3x5.....	\$17.50
5x5.....	\$22.50
3x10.....	\$25
5x10.....	\$40
10x10.....	\$65
Drilling.....	Actual Cost
Lost Key.....	Actual Cost
Late Rental.....	\$5

Checking Account Fees:

Monthly Service Fee.....	\$10
Note: Applies to Basic and Elite business checking accounts and REset consumer checking accounts.	

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