



FEE SCHEDULE

Approved by the Board of Directors October 24, 2022

General Fees:

Returned Mail.....	\$2/item
Bad Address.....	\$5/month
Account Reconciliation/Research	\$15/hour
Note: Waived if Credit Union error	
VOD (Verification of Deposit).....	\$20
Cashier's Checks.....	\$2/each
Note: Limit of 3 checks issued per visit to teller window	
Check Copies.....	\$2/each
Account History Print Out.....	\$1/page
Statement Copy	\$1/page
Return Item Deposited or Cashed.....	\$15/item
Insufficient Funds	\$20/item
Overdraft.....	\$20/item
Stop Payment.....	\$30/item
Wire Transfers	
Domestic.....	\$10/transfer
International.....	\$35/transfer
Foreign Items.....	Actual Cost/item
Note: If over \$2,500, exchange rate adjustment may apply	
Legal Process	up to \$50/process
IRA Termination.....	up to \$50/account
Note: Assessed if IRA terminated by ATCU.	

Share Account Fees:

Below Par Value	\$5/month
Dormant Account.....	\$5/month
Account Closure.....	\$25
Note: Within six (6) months of opening	

Money Market Fees:

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

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: Available at Gadsden, Albertville, Anniston, & Oxford Branches

Annual Rental per Box

3x5.....	\$17.50
5x5.....	\$22.50
3x10.....	\$25
5x10.....	\$40
7x10 (Oxford Branch Only).....	\$50
10x10.....	\$65

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

Checking Account Fees:

Monthly Service Fee.....	\$10
Note: Applies to Basic 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.