

# Schedule of Fees

Checking Account Fees	Amount
Monthly Maintenance Fee <sup>1</sup>	\$2.00
Charge per Check Processed <sup>1</sup>	\$0.20
Check Image Copy	\$3.00
Personal Check	Varies
Overdraft Transfer from Savings	\$5.00

<sup>1</sup>Applies to the NOW checking account

ATM/Debit Card Fees	Amount
Transactions made at non-ALIGN ATM Terminal (withdrawal/transfers)	\$1.00 (1st 8 per month are free)
<b>Third Party ATM Notice:</b> When you use an ATM not owned by Align, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).	
Align Checking with Connect Plus Money Management package (withdrawals/transfers at non-Align ATM Terminals)	\$1.00 (1st 10 per month are free)
Align Checking with Connect Premiere Money Management package and Student Checking (withdrawals/transfers at non-Align ATM Terminals)	FREE

## Dormant Account Fee:

Align Credit Union will begin imposing a monthly fee of \$3 on accounts that have been inactive for 1 year or more. An account is considered inactive if there have been no deposits, withdrawals or other transactions initiated by the account holder during this period.

Other Fees	Amount
Plastic Card Replacement Fee (ATM, Debit, Credit)	\$10.00
Insufficient Funds (NSF/Uncollected) <sup>2</sup> for 18/65 Accounts	\$5.00
Insufficient Funds (NSF/Uncollected) <sup>2</sup> <i>Tiered per calendar year</i>	
Tier 1: First Occurrence	\$25.00
Tier 2: Second and Third Occurrence	\$30.00
Tier 3: Over Three Occurrences	\$35.00
Stop Payment	\$25
Stop Payment for 18/65 Accounts	\$10.00
Domestic Wire Fee (outgoing)	\$20.00
International Wire Fee (outgoing)	\$75
Official Checks Payable less than \$500	\$3.00
Official Checks Payable \$500 or more	\$3.00
Online Bill Payer	FREE
Returned Deposited Items <sup>4</sup>	\$8.24
Foreign Check Collection	Varies
Statement Copy	\$5.00
Research	\$20.00/Hour
Tax Levy/Attachment	\$20.00
Safe Deposit Boxes <sup>3</sup>	\$20-\$65
Abandoned Property Submission	\$25.00
Coin Sorter Fee for Non-Members	7%
Non-Member Check Cashing Fee:	\$5
Returned Wire fee:	\$45

<sup>2</sup>Insufficient fees imposed for any of the following: share draft, ATM withdrawal, or other electronic means, such as debit card point of sale or ACH transactions.

*Debits (e.g. ACH payments), items drafted by you (such as checks) or transactions you set up (such as preauthorized transfers) that are submitted for payment against either a checking or savings account may be returned if the amount of the debit exceeds the funds available in the account. Each time we return a debit or draft for insufficient funds, we will assess an nonsufficient fund (NSF) fee. The entity that submitted the debit may submit another debit to Align Credit Union, even if we have already returned the prior debit for insufficient funds. If the resubmitted debit again exceeds the funds available, Align Credit union will return the debit resulting in an additional NSF fee. Thus, you may be charged up to three NSF fees in connection with a single debit that has been returned for insufficient funds multiple times.*

<sup>3</sup>No insurance is provided on safe deposit boxes

<sup>4</sup>The Returned Deposited Items fee is waived for 18/65 Savings Accounts and 18/65 Checking Accounts.



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NCUA  
National Credit Union Administration, a U.S. Government Agency  
This credit union is federally insured by the National Credit Union Administration.



MSIC  
MASSACHUSETTS CREDIT UNION  
SHARE INSURANCE CORPORATION  
Member National Credit Union Administration  
Shares and deposits in excess of NCUA limits are fully insured by MSIC.



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