

Fee Schedule



We're here to help you earn more and save more for a financially fit lifestyle that's all your own. That's why at Alive, healthier banking starts with **NO MEMBERSHIP FEE, FREE CHECKING, FREE SAVINGS, FREE CAR GUYS AUTO BUYING PROGRAM, FREE FINANCIAL WELLNESS COACHING, FREE NOTARY SERVICES, FREE STUDENT CHECKING, FREE HEALTHY KIDS CLUB SAVINGS, FREE ONLINE BANKING, FREE MOBILE BANKING, FREE BILL PAY + MORE!**

Category	Service	Fee	Details	
Membership	Account closed by CU for unsatisfactory handling	\$100		
	Account closed within 90 days of opening	\$10		
	ATM/Debit Card/Mobile deposit misuse	\$100		
	Bad address/returned mail	\$8	Monthly	
	Balance below \$5 required minimum	\$5	Monthly	
	Inactive account (<i>considered inactive if no transaction for 12 months or more. Fee waived on balances of \$200 or under age 18</i>)	\$15	Quarterly	
Savings	Holiday Club account (early withdrawal)	\$5	Each	
	Cash withdrawal from Savings (after 6 per quarter)	\$5	Each	
	IRA & HSA Annual maintenance	\$25	Annually	
	IRA & HSA Monthly maintenance (<i>waived with \$100 minimum balance</i>)	\$10	Monthly	
	HSA termination (<i>rollover, transfer, withdrawal</i>)	\$5		
	IRA termination (<i>rollover, transfer withdrawal</i>)	\$25		
Checking	55+ Checking (<i>free with direct deposit</i>)	\$5	Monthly	
	Active Checking (<i>free with five debit card transactions per month</i>)	\$8	Monthly	
	Business Checking	\$10	Monthly	
	Cash Access Account (<i>free with minimum \$25 monthly deposit</i>)	\$3	Monthly	
	Credit Starter Checking (<i>free with eStatements</i>)	\$2	Monthly	
	Interest Checking (<i>free with \$2,500 average monthly balance</i>)	\$8	Monthly	
	Pulse Checking (<i>\$5 with direct deposit, \$10 without direct deposit</i>)	\$5 or \$10	Monthly	
	Loans	Existing Alive CU loan refinance processing	\$25	
Expedited title		\$25		
Paper title		Cost		
Repossession or litigation handling		Cost plus \$100		
Real Estate/Mortgage	Mortgage subordination agreement	\$100		
	Verification of deposit	\$25		
Debit Card/ATM/Prepaid/Gift	Withdrawal (<i>after two per month, excluding Alive CU HERE and Presto</i>)	\$2.50	Each	
	Inquiry (<i>at non-Alive CU ATM's</i>)	\$2	Each	
	Replacement or Instant Issue card (<i>except fraud or loss</i>)	\$10	Each	
	Expedited card	\$35	Each	
	Chargeback	\$30	Each	
	Copy of sales receipt	\$15	Per item	
	Gift Card	\$3.50	Each	
	International transaction	1%	% of transaction	
Miscellaneous	Account research (<i>minimum 1 hour</i>)	\$25	Per hour	
	ACH early deposit	\$3 or \$8	Each or Monthly	
	Check copy (<i>free via online banking</i>)	\$10	Each	
	Checks - Box of checks	Varies		
	Checks - Temporary	\$5	4 Checks	
	Deposited checks, other items returned unpaid	\$25-\$35	Per presentment	
	Foreign item collection	\$35	Each	
	Garnishments, levies and any legal reviews	\$100	Per presentment	
	Non-sufficient funds/Returned ACH/check/bill pay/recurring debit/POS	\$34	Per presentment	
	Official check withdrawal over 1 per day	\$3	Each	
	Overdraft protection (<i>free when transferred from another share</i>)	\$34	Per presentment	
	Overnight mail	Cost plus \$5	Each	
	Payment by phone (<i>ACH</i>)	\$2.95	Each	
	Reloadable prepaid card activation	\$5.95	Each	
	Statements (<i>free eStatements and first 24 months paper</i>)	\$5	Each	
	Stop payment (<i>all items, a series of items, official checks, bill pay, denied disputes</i>)	\$35	Each	
	Wire transfer (<i>incoming - consumer</i>)	\$3.50	Each	
	Wire transfer (<i>incoming - business</i>)	\$10	Each	
	Wire transfer (<i>outgoing - domestic</i>)	\$25	Each	
	Wire transfer (<i>Returned/Invalid</i>)	\$35	Each	
	Safe deposit box (<i>at Baymeadows branch only</i>)	\$25 - \$75	Based on size	
	Non-Member Services	Notary	\$10	Per document
		Coin machine	7.5%	% of transaction
Official check/exchange		\$5	Each	

All rates and fees subject to change.

For more information, please contact us at 904.296.1292 or toll-free at 866.317.4228

Account Disclosure



Charges and Fees:

This account disclosure and fee schedule, which is incorporated into your Master Account Agreement with Alive Credit Union, sets forth certain conditions, rates, fees and charges applicable to your accounts. The Master Account Agreement may be found at alivecu.coop/disclosures.html

Dividend Information:

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of dividend period. Except as otherwise disclosed (ie. Money Market Savings), the dividend period for our accounts is quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such period is March 31. The dividend declaration date is the last date of the dividend period, and for the example above would be March 31. All other dividend rates and APY may change as determined by the Credit Union's Board of Directors. Dividends are calculated by the average daily balance method, which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full balance account for each day of the period and dividing that figure by the number of days in the period. Dividends will begin to accrue on the business day you deposit non-cash items (e.g. checks) to your account. Dividends will be compounded and credited quarterly to the account (on accounts which receive dividends) on the last day of the quarter. If you close an account prior to the end of the dividend period, you will forfeit all dividends not yet credited. Savings accounts earn dividends on balances over \$100.

Interest Checking Account:

You must maintain a minimum daily balance of \$2,500 in your Interest Checking account to avoid a service fee. If during any month your average daily balance is below the required minimum, your account will be subject to a service fee of \$8.00 for that month.

Club Account Transaction Limitations:

You will be subject to an early withdrawal fee if you withdraw before the annual disbursement date established by Credit Union.

IRA and Health Savings Accounts:

The disclosures for Share and Certificates apply to regular and IRA Shares, IRA Certificates and Health Savings Accounts. Share and Certificates in IRA's or HSA's will be owned by the Credit Union as Trustee of the IRA or HSA.

Early Withdrawals, Automatic Renewals, and Callable Feature of Certificates:

Each Certificate shall be automatically renewed for successive periods, each equal to the original term of the Certificate, until it is paid on any Maturity Date, or unless we give written notice of our election of non-renewable of the Certificate by mailing notice of such intention to any owner at least ten days prior to Maturity Date. You may request us to pay a Certificate within seven (7) calendar days after Maturity Date without penalty. Otherwise, if you request us to pay a Certificate before any Maturity Date, and we consent to such early withdrawal for any reason, you shall forfeit ninety (90) days interest on Certificates of twelve (12) months maturity or less and one hundred eighty (180) days interest on Certificates of over twelve (12) months maturity. To the extent necessary to comply with this penalty provision, deductions shall be made from the amount withdrawn or the remaining Certificate balance or any other account. In the event we either receive or give notice of an intention not to renew the Certificate and the Certificate is not redeemed on any Maturity Date in writing or in person by you, or we redeem the Certificate, we can, at our option, either transfer all funds represented by the Certificate to any regular Share Account or other account of yours, or pay all funds represented by the Certificate directly to you. A Certificate is "presented" for payment upon request of any owner to pay the Certificate funds if such request is made in writing on in person by you.

Money Market Account:

The minimum balance for a Money Market Account is \$2,500. Dividends are paid monthly. (See Dividend information section)

Bylaw Requirements:

You must deposit \$5.00 in your Share account as a condition of admission to membership. If during any day, your Share Account balance falls below this required minimum balance, your account will be subject to a minimum fee of \$5.00 per month.

Transaction Limitations:

Except for your Checking Account, you may not make more than six withdrawals or transfers to another Credit Union account of yours or to a third party by means of a pre-authorized or automatic transfer or telephone order or instruction during any statement period. No more than three of the six transfers may be made by check, draft, debit card, if applicable or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account may be closed by us or be subject to an excess share withdrawal fee. We reserve the right to at any time require not less than sixty (60) days-notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

National Credit Union Share Fund:

Member accounts in this Credit Union are federally insured up to at least \$250,000 by the National Credit Union Share Insurance Fund subject to federal laws and regulations.

Interest Rates:

For our current rates, please visit alivecu.coop, call us at 904.296.1292, or visit any of our convenient branch locations.