

# ALCOA TENN FEDERAL CREDIT UNION

Fee Schedule  
Effective May 15, 2016

## CHECKING ACCOUNT MONTHLY SERVICE FEES

• Advantage Account.....	FREE
• Senior Club Account (age 55 and over).....	FREE
• Tenn Plus Account (age 50 and over).....	\$5.00
• Business Checking Account <sup>1</sup>	
1-500 Items .....	\$10.00
500+ Items .....	\$15.00

## MONEY MARKET FEES

• Excessive Check Fee <sup>2</sup> .....	\$10.00
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## ONLINE ACCESS FEES

• Online Access Internet Banking .....	FREE
• Online Access Internet Bill Pay .....	FREE
• Remote Transfer - Incoming .....	FREE
• Remote Transfer - Outgoing .....	\$3.00 per transfer
• Remote Transfer Account Failed Validation Fee .....	\$10.00 per failed attempt
• Remote Transfer NSF/Reject Fee .....	\$32.00 per NSF/Reject
• Remote Transfer Manual ACH Return .....	\$32.00 per Return
• Online Bill Pay Stop Payment <sup>3</sup> .....	\$32.00

## OTHER SERVICE FEES

• Access Line Telephone Banking .....	FREE
• Overdraft (covered by savings) <sup>2</sup> .....	FREE
• Overdraft (covered by loan advance).....	\$10.00/Item
• Overdraft Fee .....	\$32.00/Item
• Return Item Fee (Draft/Check or Electronic ATM, ACH, Debit Card, etc.) .....	\$32.00/Item
• Overdrawn Fee .....	\$32.00/Item
• Deposited Item Return .....	\$15.00/Item
• Foreign (Non U.S.) Item Collection Fee for Checks, Drafts, etc. ....	Per collecting financial institution
• Personal Checks (Share Drafts) .....	Per Catalog
• Senior Club Member–Economy Checks.....	FREE
• Temporary Checks (4) .....	\$1.00
• Stop Payment–Single Item .....	\$32.00
• Stop Payment–Range of Items .....	\$32.00
• Photocopy of Check .....	\$3.00/Copy
• Return Mail Locator Fee .....	\$5.00/Item
• Statement Copy .....	\$2.00/Stmt.
• Wire Transfer–Incoming per transfer .....	\$15.00
• Wire Transfer–Outgoing per transfer .....	\$25.00
Domestic Only. We do not provide outgoing international wires.	
• Verification of Deposit .....	\$20.00
• Account Research/Reconciliation .....	\$25.00/hr, min. 1 hr
• Cashier's Checks–Member <sup>4</sup> .....	\$4.00
• Cashier's Checks–Non Member .....	\$15.00
• Legal Processes (garnishments, levies, etc).....	\$100.00
• Notary Public/Signature Guarantee .....	FREE
• Loan Coupon Book Replacement .....	\$10.00
• Phone Transaction–ATFCU Account .....	FREE
• Phone Transaction–Non Proprietary .....	\$10.00
• CU ATM Transaction .....	FREE
• Debit Card Replacement Fee .....	\$10.00
• Debit Card Rush Fee .....	\$15.00
• Debit Card Special Handling Fee .....	\$10.00

*See other side for important disclosure information*

## SAFE DEPOSIT BOX FEES

• 3x5 .....	\$35.00/Year
• 3x10 .....	\$45.00/Year
• 5x10 .....	\$65.00/Year
• 10x10 .....	\$85.00/Year
• Re-Key Box .....	\$125.00/Box
• Drilling of Box .....	\$200.00/Box

## CREDIT CARD FEES

• Late Payment Fee .....	\$25 or the amount of the required minimum payment, whichever is less, if you are 11 or more days late in making a payment
• Return Payment Fee .....	\$25 or the amount of the required minimum payment, whichever is less
• Design Your Own Card .....	\$9.95
• Pay by Phone .....	\$5.00 for each expedited telephone payment initiated by the cardholder through 24x7 cardholder services
• Credit Card Statement Copy .....	\$3.00/Statement
• Credit Card Document Copy .....	\$3.00/Document
• Credit Card Replacement .....	\$10.00
• Credit Card Rush .....	\$15.00
• Credit Card Research .....	\$15.00/Hour min. of 1 hour

## SHARE VALUE

• Par Value of One Share .....	\$5.00
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<sup>1</sup> Account may be eligible to have monthly fee waived. All criteria must be met. Relationship pricing is based month to month and is subject to change. Criteria: Maintain a minimum \$2500 deposit balance in the business account for the entire month. Other conditions may apply.

<sup>2</sup> For share savings and money market accounts, you may make no more than 6 transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a pre-authorized, automatic, or internet transfer, telephonic order or instruction, check, draft, debit card, or similar order. If you exceed these limitations, your account may be subject to a fee, be closed, or items will be returned unpaid.

<sup>3</sup> Stop payments on bill payment items only apply to paper checks. Stop payments cannot be placed on electronic items.

<sup>4</sup> Receive up to six (6) cashier's checks per month free with Tenn Plus Checking.



**ALCOA TENN**  
**Federal Credit Union**

Since 1936



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