



USALLIANCE.ORG 800.431.2754

Fee Schedule  
As of September 1, 2017

**Checking and Savings**

Account Overdraft Transfer Fee	\$5.00 per transaction
Check Card Replacement	
At expiration	Free
Lost or stolen	First one free; \$15.00 thereafter
Expedited Service	\$30.00
Club Account Early Withdrawal Fee	\$10.00
Overdraft Privilege	\$35.00 per item
Deposited Checks Returned	\$25.00 per item
Foreign ATM/Check Card Transaction	1% of amount
Excess Savings and Money Manager Activity (6 per month imposed by Reg D)*	\$20.00
Non-USALLIANCE ATM Transactions	
First 8 per month**	Free
After 8	\$1.50 per transaction
NSF - Uncollected Funds	\$35.00 per occurrence
Personalized Check Order	Per catalog
Photocopy of Check/Deposit/Withdrawal	\$5.00 each
Returned Your EFT/ACH /Check (NSF)	\$35.00 per item
Stop Payment - EFT/ACH or Official Check	\$35.00 per item
Stop Payment - Your Check (Single item)	\$35.00 per item
Stop Payment - Your Checks (Continuous range)	\$35.00 per order
Temporary Replacement (12 Checks)	\$5.00 per kit

**Loans**

**Consumer Loans**

(excludes mortgages, home equity products and credit cards)

Inactive Stock Line of Credit	\$5.00 per month
Late Payment	20% of the finance charges due
Minimum	\$25 per occurrence
Maximum	\$50 per occurrence
Lien Filing Fee	Varies by state
Telephone Loan Payment Fee	\$5.00 per payment
MyLife Ready Cash Application Fee	\$18.00
Skip A Payment (auto and personal loans)	\$50.00 per occurrence

**Credit Cards**

Late Fee***	
First occurrence	\$27.00
Subsequent occurrences within 6 months	\$38.00
Card Replacement	
At expiration	Free
Lost or stolen	First one free; \$15.00 thereafter
Emergency U.S. Service	Fees vary - \$50.00 minimum
Emergency International Service	Fees vary - \$50.00 minimum
Expedited Service	\$30.00
Statement Copies	\$10.00 per copy

\* Certain withdrawal and transfer transactions are limited by federal Regulation D to a maximum combined total of 6 per statement cycle. Transactions over this limit may be subject to additional fees.

\*\* Applicable to select Savings and Checking Accounts

\*\*\* Late fee resets to \$27.00 if on-time payments are made for 6 consecutive months.

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## Mortgages

Application and Closing Costs	As quoted
Legal Filing-Mortgage Modifications, Satisfactions, etc.	As quoted
Partial Release Fee	As quoted
Telephone Mortgage Payment Fee	\$5.00 per payment
Verification of Mortgage	\$15.00

## Home Equity Products

Application and Closing Costs	As quoted
Closing Third Party Fee Reimbursement – if LOC is closed within 3 years of close date	As quoted
HELOC Processing if initial advance of \$25,000 is not taken	\$300.00
Mortgage Subordination	\$225.00
Telephone Loan Payment Fee	\$5.00 per payment
Verification of Mortgage	\$15.00

## Convenience Services

Cashier's/Official Checks	\$5.00 each
Money Orders	\$3.00 each

## Web Bill Pay

	Free to \$6.95 per month <sup>†</sup>
Checkless Checking Accounts	\$1.00 per transaction
PopMoney®	\$1.00 per transaction
A2A Transfers	\$1.00 per transaction

## Wire/Cable Transfer of Funds

Incoming from FED member	\$10.00 per transfer
Outgoing to FED member	\$35.00 per transfer

## General

Abandoned Property Fee	\$75.00
Account Closing Balance Below \$2.50	Balance
Account Membership Closed Within 6 Months	\$25.00
IRA and HSA Rollover/Transfer to Another Institution	\$30.00
Certified Mail	\$6.00 per shipment
Collection Items	Exchange Rate + \$20.00 each
Fax/Document Copies/Expedited Service	\$10.00
Inactive Account Tracking	\$5.00 per month
Incorrect Address Returned Mail	\$3.00 per month
IRA Maintenance Fee	\$3.00 per month
Legal Document Processing Fee (i.e. levies, subpoenas, etc.)	\$100.00
Letters for Immigration, Food Stamps, etc	\$5.00 per letter
Monthly/Quarterly Statements <sup>††</sup>	
Delivered electronically (eStatements)	Free
Delivered by mail (paper)	\$3.00 per statement period
Non-Member Check Cashing Fee	\$5.00 per item
Overnight Weekday Delivery Service within U.S.	\$35.00 per shipment
Research – Record searches, reconciliation, etc.	\$25.00 per hour; \$25.00 minimum
Return from Another Institution	\$20.00
Statement Copies or Interim Statement	\$10.00 per copy

<sup>†</sup> Fee is dependent upon share/loan balance at month's end. \$6.95 for share/loan balances less than \$2,500 and \$4.95 for share/loan balances of \$2,500 or more but less than \$5,000. Free with a MyLife Checking Account.

<sup>††</sup> Paper statement fee waived for members ages 17 and under and ages 65 and over. Fee does not apply to IRA statements.

These fees are subject to change. Additional fees apply for Business/Organizational Accounts. Call for separate fee schedule.

USAlliance Federal Credit Union is doing business as USALLIANCE Financial.