

**FEE SCHEDULE**  
 as of July 16, 2021

**Accounts**

Account Overdraft Transfer Fee	\$5.00 per transaction
Debit Card Replacement	
At expiration	Free
Lost or stolen	Free
Expedited Service	\$30.00
Club Account Early Withdrawal Fee	\$10.00
Overdraft Privilege / ATM Courtesy Pay	\$35.00 per presentment
Foreign ATM / Check Card Transaction†	1% of amount
Non-USALLIANCE ATM Transactions	
Balance Inquiries are categorized as a transaction, even if you do not complete a monetary transaction or as a secondary action within a single session (you haven't removed your card)	
First 8 per month*	Free
After 8	\$1.50 per transaction
Insufficient / Uncollected Funds – paid or returned	\$35.00 per presentment
Personalized Check Order	Per catalog
Photocopy of Check / Deposit / Withdrawal	\$5.00 each
Returned Your Negotiated / ACH / Check	\$35.00 per presentment
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

**Loans**
**Consumer Loans**

(excludes mortgages, home equity products and credit cards)

Late Payment	See loan agreement
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
Balance Transfer Fees	
Classic	3% or \$10.00, whichever is greater
Signature	5% or \$10.00, whichever is greater
Telephone Loan Payment Fee	\$5.00 per payment

**Mortgages and Home Equity Products**

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
Closing Third Party Fee Reimbursement – if LOC is closed within 3 years of close date	As quoted
Mortgage Subordination	\$225.00
Telephone Loan Payment Fee	\$5.00 per payment

Verification of Mortgage	\$15.00
Duplicate Satisfaction	\$50.00
Modification, Partial Release	As quoted
Duplicate Payoff Request Fee	As quoted

## Convenience Services

Cashier's / Official / Counter Checks	\$10.00 each
Money Orders	\$5.00 each

## Wire / Transfer of Funds

Incoming from FED member	\$25.00 per transfer
Fee waived for incoming wires with final credit to a deposit account	
Outgoing to FED member	\$35.00 per transfer

## General

Abandoned Property Publication Fee	The fee can vary based on the balance in the account
Abandoned Property Remittance Fee (if applicable)	\$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–\$9.95 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	\$5.00 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)	\$5.00 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	\$35.00
Statement Copies or Interim Statement	\$10.00 per copy

\* Applicable to select Savings and Checking Accounts

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

† Foreign transaction fees apply if a currency exchange is involved, regardless of whether the transaction originated within the United States.

†† 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**.