

Note: Some of the following fees may be reduced or eliminated based on your cumulative deposit and lending relationships held with Allegis Credit Union. Please review the Member Rewards Program brochure for complete details*. The following fees/charges may be assessed against your account:

Account Fees

Account Maintenance Fee	\$3.00
<i>Only applies to members 22 years and older who have less than \$500.00 combined savings and checking balances during any day of the given month or have no active lending relationship with Allegis Credit Union. Your Member Rewards level may make your account exempt from this fee.</i>	
Inactive Account	\$5.00
<i>Account is inactive after one year of no activity with a balance of less than \$300.00. Check cashing and dividends are not considered activity. Minor accounts are exempt from Inactive Account Fee. Charged monthly.</i>	
Account Closing Fee	\$5.00
<i>Charged if account is closed within 90 days of opening</i>	
Escheatment Fee	\$50.00
Account Reopening Fee	\$15.00
<i>Charged to reopen account that was closed during the past six months</i>	
Account Reconciliation (per half hour)	\$10.00
SelectCheck55 Low Balance Fee	\$4.00
<i>Charged when balance falls below \$500.00</i>	

ATM Fees

Foreign ATMs are any ATM outside of the Co-op Network. First two of each of the below are free each month. You may get more based on your Member Rewards level. When you use an ATM not owned by us you may be charged a fee by the ATM operator or network.

Foreign ATM Withdrawals	\$2.00
Foreign ATM Balance Transfers	\$2.00
Foreign ATM Inquiries	\$2.00

Bill Pay Fees

Bill Pay Inactivity	\$5.00
<i>For accounts enrolled in online bill pay. Charged each month where no bills were paid using online bill pay. Note: Fee appears on checking account between the 5th and 10th of the month following the non-usage.</i>	

Business Account Fees

*Note: All other account fees listed herein apply to business accounts. *Member Rewards scoring does not apply to business accounts.*

Checking Low Balance Fee	\$10.00
<i>Applies to business checking suffixes where the daily balance falls below \$1,000.00 at least one day during the month. Business accounts with a current lending relationship are exempt from fee.</i>	
Coin Fee	10%
<i>Charged for coin greater than \$100.00 per day turned into credit union. Only rolled coin with a valid business account number written on outside will be accepted.</i>	
Deposited Item Fee	\$0.08
<i>Applies to each deposited item after the 300th deposited item that month</i>	
Large Cash Deposit	\$1.00
<i>Applies daily for cash deposits over \$2,000.00. Fee is applied to cash deposits in \$1,000.00 increments.</i>	

Plastic Card Replacement

Fee waived for damaged or stolen cards

ATM/Debit Card	\$10.00
VISA Credit Card	\$50.00
Additional Rush Mailing Fee	\$25.00

Service Fees

Check Copy	\$5.00
Check Printing Fees	Vary based on style of check ordered
Corporate/Cashier's Check Fee	\$2.00
Account History Printout	\$4.00
Money Order (per money order; max. \$1000.00)	\$2.00
Overdraft Transfer from Shares	\$3.00
Phone Operator Assisted Transfer	\$3.00
<i>You may be charged less based on your Member Rewards level.</i>	
Statement Copy	\$10.00
Stop Payment (Check or ACH)	\$29.00
Traveler's Check (per \$100.00)	\$2.00
<i>You may be charged less based on your Member Rewards level.</i>	
VISA Gift Card	\$3.00
Wire Transfer Fee (Domestic)	\$15.00
Wire Transfer Fee (International)	\$25.00

Other Fees

NSF (per item)	
-ACH	\$29.00
-Bill Pay	\$29.00
-Courtesy Pay	\$29.00
Levy/Garnishment Processing	\$25.00
Reg D Overage Fee (Effective January 31, 2010)	\$5.00
<i>Applied on the last day of each month to any non-transaction account suffix with greater than six electronic withdrawals</i>	
Returned Item	\$10.00
Returned Mail (due to invalid address)	\$3.00

Minimum Balance Requirements

Account	Initial Deposit	Min. Balance Required	Min. to Earn Interest
Share Savings	\$5.00	\$5.00	\$100.00
Draft Checking	\$25.00	\$0.00	N/A
Money Market	\$0.00	\$0.00	\$2,500.00
Certificate of Deposit	\$1,000.00	\$1,000.00	\$1,000.00
Early Bird Clubs	\$5.00	\$5.00	\$5.00
SelectCheck55	\$50.00	\$500.00	\$1,000.00
IRA Club	\$50.00	\$50.00	\$0.00
Vacation Club	\$0.00	\$0.00	\$5.00
Christmas Club	\$0.00	\$0.00	\$5.00

\$5.00 minimum required in Share Savings Account to retain membership.