

CURRENT SERVICE FEES

Fees may be reduced or waived based upon each member's Power of Ownership relationship with ATLCU.

SHARE DRAFT/CHECKING

Monthly Service Fee	Free
Per Check Fee	Free
Overdraft Transfer Fee from Shares or LOC (Basic Accounts Only)	\$ 2.00
Stop Payment Fee	\$ 27.00
Non-return Check or Courtesy Pay Fee	\$ 27.00
Return Check Fee	\$ 27.00
Return of NSF Deposited Checks	\$ 27.00
Copy of Statement (per Page)	\$ 1.00
-Minimum Charge	\$ 3.00
Copy of Transaction History	\$ 1.00
Copies of Checks, First Check	\$ 3.00
-Subsequent Checks	\$ 1.00
Starter Checks (4 to a Page), Established accounts only!	\$ 4.00
Account Reconciliation (1st month free), per subsequent month	\$ 10.00

LOANS

Late Fee (over 30 days past due), 20% of interest due, minimum fee	\$ 0.25
Refinancing Fee (within 6 months of original loan date)	\$ 50.00

VISA CREDIT CARDS

Annual Fee	Free
Late Payment Fee	\$ 25.00
Card Replacement Fee	\$ 10.00
Document Copy Fee	\$ 5.00
VISA Gift Card (\$25-500)	\$ 1.50

ATM/CHECK CARD

4 to 6 PIN transactions per month (Varies with Power Level)	Free
Fee for additional Transactions	\$ 1.25 to \$ 1.50
Card Replacement Fee	\$ 10.00
PIN Replacement Fee	\$ 10.00

OTHER FEES

Account Maintenance Fee (accounts with aggregate balance less than \$50), per month	\$ 1.00
CU Easy Pay Bill Payment (per month), includes 10 checks per month	\$ 5.00
-Cost per Additional Check	\$ 0.40
Audio Response (30 minutes Free per month), additional cost per minute	\$ 0.10
PC Banking (30 minutes Free per month), additional cost per minute	\$ 0.10
Telephone transfers (2 Free per month), cost per additional transfer	\$ 2.00
Wire Fees:	
-Domestic	\$ 20.00
-Foreign	\$ 30.00
Overnight Mail Fee	\$ 20.00
Address Correction Fee	\$ 5.00
Money Order Fee	\$ 1.00
Cashier's Check Fee	\$ 1.00
NSF Returned Deposited Check Fee	\$ 27.00
VISA Gift Card (\$25-500)	\$ 1.50
Unprocessed On-Ups Checks Payable to Business	\$ 10.00
Check Cashing Fee (1% of Check total)	
Copies/Page	\$ 0.50
Fax/Page	\$ 0.50
Notary Service for credit union members	Free
Notary Service for non-members	\$ 5.00