

ATL FEDERAL CREDIT UNION SERVICE FEES

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

SHARE DRAFT/CHECKING

	Basic	Power Plus	High Power	Maximum Power	Points
Monthly Service Fee	Free	Free	Free	Free	
Per Check Fee	Free	Free	Free	Free	
Overdraft Transfer Fee from Shares or LOC (Basic Accounts Only)	\$2.00	Free	Free	Free	600
Stop Payment Fee (Waived Police Report #)	\$ 30.00	\$ 30.00	\$ 30.00	\$ 30.00	9000
Non-return Check or Courtesy Pay Fee	\$ 30.00	\$ 30.00	\$ 30.00	\$ 30.00	
Non-sufficient Funds Fee	\$ 30.00	\$ 30.00	\$ 30.00	\$ 30.00	
Return of Deposited Checks for Any Reason	\$ 30.00	\$ 30.00	\$ 30.00	\$ 30.00	9000
Copy of Statement (last 13 months)	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00	900
Copy of Statement from CD	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	
Copy of Transaction History for Current Month	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	300
Copies of Checks (last 7 months approximately)	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00	900
Copies of Checks requested from CU*A	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	
Starter Checks (4 to a Page), Established accounts only!	\$ 4.00	\$ 4.00	\$ 4.00	\$ 4.00	1200
Account Reconciliation (1st month free), per subsequent month	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	
Check Order discount of \$10 from Harland Clarke or Legacy					3000

LOANS

Loan delinquency fee may vary; please consult your contract.	\$ 0.25	\$ 0.25	\$ 0.25	\$ 0.25	
Refinancing Fee (within 6 months of original loan date)	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	
Home Equity Subordination Fee	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	
Second Lien Release Fee	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	

VISA CREDIT CARDS

Annual Fee				Free	
Late Payment Fee (10 days past due)	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	
Card Replacement Fee	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	3000
Document Copy Fee	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	1500
Cash Advances	Free	Free	Free	Free	

ATM/CHECK CARD

PIN transactions per month	4 Free	5 Free	6 Free	6 Free	
Fee for additional Transactions	\$ 1.50	\$ 1.50	\$ 1.50	\$ 1.25	600
Card Replacement Fee	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	3000
PIN Replacement Fee	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	3000

OTHER FEES

Account Maintenance Fee (accounts with aggregate share or loan balance less than \$100), per month				\$ 1.00	300
Mailing of printed statements (e-Statements are free)	\$ 0.50	\$ 0.50	\$ 0.50	\$ 0.50	
Dormant Account Fee per Month (refunded on request)	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	
CU Easy Pay Bill Payment (per month), includes 10 checks per month	Free	Free	Free	Free	
-includes payments per month	10	12	14	16	
-Cost per Additional Check	\$ 0.50	\$ 0.50	\$ 0.50	\$ 0.50	300
-Inactivity Fee	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00	900
Audio Response Free Minutes per Month	30	60	90	120	
-additional per minute fee	\$ 0.10	\$ 0.10	\$ 0.10	\$ 0.10	300
PC Banking Free Logins per Month	30	60	90	120	
-additional login fee per month	\$ 0.10	\$ 0.10	\$ 0.10	\$ 0.10	300
Teller Transfer by Phone	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00	600
Shared Branch transfer by phone from ATLCU	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00	600
Wire Fees:					
-Domestic	\$ 20.00	\$ 20.00	\$ 20.00	\$ 20.00	6000
-Foreign	\$ 30.00	\$ 30.00	\$ 30.00	\$ 30.00	9000
Incoming	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	1500
Overnight Mail Fee	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	
Address Correction Fee (refunded on request)	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	
Money Order Fee	\$ 1.00	\$ 1.00	\$ 1.00	Free	300
Cashier's Check Fee	\$ 1.00	\$ 1.00	Free	Free	300
Visa Prepaid Debit Card (includes first load)	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	
Visa Prepaid Debit Card-Personalized (includes first load)	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	
-subsequent loads (members)	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00	
-subsequent loads (non-members)	\$ 4.00	\$ 4.00	\$ 4.00	\$ 4.00	
VISA Gift Card (\$25-500)	\$ 1.50	\$ 1.50	\$ 1.50	\$ 1.50	450
Unprocessed On-Us Checks Payable to Business	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	
Check Cashing Fee (accounts with aggregate share or loan balance less than \$100)	1%	1%	1%	1%	
Copies/Page	\$ 0.50	\$ 0.50	\$ 0.50	\$ 0.50	300
Fax/Page	\$ 0.50	\$ 0.50	\$ 0.50	\$ 0.50	300
Notary Service (fee waived for members)	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	
Research fee per hour	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	

Learn more about your Points and our Power of Ownership Program at www.atlfcu.com