COST RECOVERY FEE SCHEDULE

This Fee Schedule is effective June 8, 2020

Unless otherwise indicated, the following Service Fees may be charged for each item. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or by any network used to complete the transaction or inquiry.

CHECKING ACCOUNTS Basic Checking - Monthly Fee Horizon Club Checking & Service Package - Monthly Dues Premier Advantage Checking & Service Package (Age 50/Retired) Share Draft Plus Checking - Balance Under \$500 and Up - Monthly Fee Share Draft Plus Checking - Balance Under \$500 - Monthly Fee Dormant Fee (Qtrly) - No activity in past 90 days & balance < \$200 MEMBER REQUESTED CHECKING SERVICES Stop Payment Order on checks & ACH Checks Images Mailed - Per Month Checks Images Mailed - Per Month Checks Inages Mailed - Per Month Checks Inages Mailed - Per Month Checks Inages Mailed - Per Month Checks Printing - Varies with Style and Quantity of Checks Ordered Copy of Check Temporary Checks - Pack of 8 Checks DEBIT CARD Photo Verification Fee - (Free if in conjunction with a dispute) Fransaction Fee - At LLCU ATM Withdrawal Fee at Non-LLCU ATM (First 6 per Month - FREE) Point of Sale transactions (First 6 per Month - FREE) Corporate Check payable to 3rd party under \$500.00 Corporate Check payable to 3rd party under \$500.00 Stor Fee - Applies To OVERDRAFTS "CREATED BY CHECK, IN-PERSON WITHDR AVTM WITHDRAWAL, OR OTHER ELECTRONIC MEANS" NSFs - ACH and Checks/Share Drafts NSF check/Share Drafts NSF - Debit Card Point of Sale (POS). Tiered Pricing Based on Amount Covered by Court Amount Covered by Courtesy Pay \$0.00 to \$0.99 \$1.00 to \$19.99	\$6.00 FREE FREE \$5.00 \$5.00 \$24.00 \$5.00 Varies \$3.00 \$3.00 \$3.00 \$1.00 Varies \$5.00 \$4.00 \$4.00 \$3.00	Wire Transfer - Alloya Corporate FCU - C.U. to C.U. Funds Transfer Wire Transfer - Outgoing - Domestic to Bank Wire Transfer - Outgoing - International MEMBER REQUESTED MISCELLANEOUS SERVICES	\$10.00 \$10.00 \$25.00 \$50.00 \$3.00 \$3.00 \$1.00 \$1.00 \$7.00 \$35.00 \$35.00 \$35.00 \$35.00 \$35.00 \$35.00 \$35.00 \$35.00 \$35.00 \$35.00 \$30.50
Horizon Club Checking & Service Package - Monthly Dues Premier Advantage Checking & Service Package (Age 50/Retired) Share Draft Plus Checking - Balance \$500 and Up - Monthly Fee Share Draft Plus Checking - Balance Under \$500 - Monthly Fee Dormant Fee (Qtrly) - No activity in past 90 days & balance < \$200 MEMBER REQUESTED CHECKING SERVICES Stop Payment Order on checks & ACH Checks Images Mailed - Per Month Check Printing - Varies with Style and Quantity of Checks Ordered Copy of Check Temporary Checks - Pack of 8 Checks DEBIT CARD Photo Verification Fee - (Free if in conjunction with a dispute) Fransaction Fee - At LLCU ATM Withdrawal Fee at Non-LLCU ATM (First 6 per Month - FREE) Point of Sale transactions (First 6 per Month - FREE) Collection Item Corporate Check payable to 3rd party under \$500.00 Foreign Currency Conversion Fee - Charged at our Cost Toreign Currency Conversion Fee - Charged at our Cost Toreign Currency Conversion Fee - Charged at our Cost Toreign Currency Conversion Fee - Charged at our Cost Soreign	FREE FREE \$5.00 \$5.00 \$5.00 Varies \$3.00 \$3.00 \$3.00 \$1.00 \$1.00 \$3.00 Varies \$5.00 \$1.00 \$3.00 Varies \$4.00 \$3.00	Account Maintenance Fee - Closure Within 90 Days of Opening Account Maintenance Fee - Closure Within 0ne Year of Opening IRA Account Maintenance Fee - Closure Within One Year of Opening HSA Account Maintenance Fee - Closure Within One Year of Opening Copy of Check - Corporate Check (Rush - \$5.00 Extra) Copy of Check - Personal/Business Checking (Rush - \$5.00 Extra) Copy of Check - Member access from Home Banking Copy of Statement or Interim Statement - Per Page Receive Statement via E-Statements on Home Banking Dormant/Inactive Fee (Under \$200 and Per Guidelines) - Quarterly Legal Orders - Garnishment, Attachment, Levy, Summons, Etc. No Address Fee - Per Quarter Mail returned with no address or incorrect address (If above item "remailed") Wire Transfer - Alloya Corporate FCU - C.U. to C.U. Funds Transfer Wire Transfer - Outgoing - International	\$5.00 \$25.00 \$50.00 \$3.00 \$3.00 FREE \$1.00 FREE \$5.00 \$35.00 \$35.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00
Share Draft Plus Checking - Balance \$500 and Up - Monthly Fee Share Draft Plus Checking - Balance Under \$500 - Monthly Fee Dormant Fee (Qtrly) - No activity in past 90 days & balance < \$200 MEMBER REQUESTED CHECKING SERVICES Stop Payment Order on checks & ACH Checks Images Mailed - Per Month Checks Images Mailed - Per Month Check Printing - Varies with Style and Quantity of Checks Ordered Copy of Check Temporary Checks - Pack of 8 Checks DEBIT CARD Photo Verification Fee - (Free if in conjunction with a dispute) Transaction Fee - (Free if in conjunction with a dispute) Transaction Fee - (Free if in conjunction with a dispute) Transaction Fee - (Free if in conjunction with a dispute) Collection Fee - At LLCU ATM Withdrawal Fee at Non-LLCU ATM (First 6 per Month - FREE) Point of Sale transactions (First 6 per Month - FREE) Collection Item Corporate Check payable to 3rd party under \$500.00 Foreign Currency Conversion Fee - Charged at our Cost Foreign Item - Drawn on Non-U.S. Bank / Credit Union NSF FEE APPLIES TO OVERDRAFTS "CREATED BY CHECK, IN-PERSON WITHDR ATM WITHDRAWAL, OR OTHER ELECTRONIC MEANS" NSFs - ACH and Checks/Share Drafts NSF check/Share Drafts - Unpaid Deposit/Payment where Member is not Maker Overdrawn Share Account NSFs - Debit Card Point of Sale (POS). Tiered Pricing Based on Amount Covered by Court Amount Covered by Courtesy Pay \$0.00 to \$4.99 \$1.00 to \$4.99 \$5.00 to \$4.99 \$5.00 to \$9.99	FREE \$5.00 \$5.00 \$5.00 Varies \$3.00 \$3.00 COST FREE \$1.00 \$1.00 Varies \$5.00 \$3.00 Varies \$4.00 Xaries \$4.00 Xaries \$4.00 \$3.0	Account Maintenance Fee - Re-Opening Within 90 Days of Closure IRA Account Maintenance Fee - Closure Within One Year of Opening HSA Account Maintenance Fee - Closure Within One Year of Opening Copy of Check - Corporate Check (Rush - \$5.00 Extra) Copy of Check - Personal/Business Checking (Rush - \$5.00 Extra) Copy of Check - Member access from Home Banking Copy of Check - Member access from Home Banking Copy of Statement or Interim Statement - Per Page Receive Statement via E-Statements on Home Banking Dormant/Inactive Fee (Under \$200 and Per Guidelines) - Quarterly Legal Orders - Garnishment, Attachment, Levy, Summons, Etc. No Address Fee - Per Quarter Mail returned with no address or incorrect address (If above item "remailed") Wire Transfer - Alloya Corporate FCU - C.U. to C.U. Funds Transfer Wire Transfer - Outgoing - Domestic to Bank Wire Transfer - Outgoing - International MEMBER REQUESTED MISCELLANEOUS SERVICES	\$25.00 \$50.00 \$3.00 \$3.00 FREE \$1.00 \$1.00 \$35.00 \$35.00 \$35.00 \$0.50 \$1.00 \$1.00 \$1.00 \$1.00
Share Draft Plus Checking - Balance Under \$500 - Monthly Fee Dormant Fee (Qtrly) - No activity in past 90 days & balance < \$200 MEMBER REQUESTED CHECKING SERVICES Stop Payment Order on checks & ACH Checks Images Mailed - Per Month Check Printing - Varies with Style and Quantity of Checks Ordered Copy of Check Temporary Checks - Pack of 8 Checks DEBIT CARD Photo Verification Fee - (Free if in conjunction with a dispute) Pransaction Fee - (Free if in conjunction with a dispute) Pransaction Fee - (Free if in conjunction with a dispute) Pransaction Fee - (Free if in conjunction here) Collection Item Corporate Check payable to 3rd party under \$500.00 Toreign Currency Conversion Fee - Charged at our Cost Foreign Item - Drawn on Non-U.S. Bank / Credit Union NSF FEE APPLIES TO OVERDRAFTS "CREATED BY CHECK, IN-PERSON WITHDR ATM WITHDRAWAL, OR OTHER ELECTRONIC MEANS" NSFs - ACH and Checks/Share Drafts NSFs - ACH and Checks/Share Drafts NSFs - Debit Card Point of Sale (POS). Tiered Pricing Based on Amount Covered by Court Sourd Source Sources	\$5.00 \$24.00 \$5.00 Varies \$3.00 \$3.00 COST FREE \$1.00 \$1.00 Varies \$5.00 Varies \$4.00 Xaries \$4.00 \$3.00 Varies \$4.00 \$3.00 Varies \$4.00 \$3.00 Varies \$4.00 \$3.00 Varies \$4.00 \$3.00 Varies \$4.00 \$3.00 Varies \$4.00 Varies \$4.00 Varies \$4.00 Varies \$4.00 Varies \$5.00 Varies \$5.00 Varies \$5.00 Varies \$5.00 Varies \$5.00 Varies \$5.00 Varies \$5.00 Varies \$5.00 Varies \$5.00 Varies \$5.00 Varies \$5.00 Varies \$5.00 Varies \$5.00 Varies \$5.00 Varies \$5.00 Varies \$5.00 Varies \$5.00 Varies \$4.00 Varies \$5.00 Varies \$4.00 Varies V	IRA Account Maintenance Fee - Closure Within One Year of Opening HSA Account Maintenance Fee - Closure Within One Year of Opening Copy of Check - Corporate Check (Rush - \$5.00 Extra) Copy of Check - Personal/Business Checking (Rush - \$5.00 Extra) Copy of Check - Member access from Home Banking Copy of Deposit/Payment/Check or Item (Rush - \$5.00 Extra) Copy of Statement or Interim Statement - Per Page Receive Statement via E-Statements on Home Banking Dormant/Inactive Fee (Under \$200 and Per Guidelines) - Quarterly Legal Orders - Garnishment, Attachment, Levy, Summons, Etc. No Address Fee - Per Quarter Mail returned with no address or incorrect address (If above item "remailed") Wire Transfer - Alloya Corporate FCU - C.U. to C.U. Funds Transfer Wire Transfer - Outgoing - Domestic to Bank Wire Transfer - Outgoing - International MEMBER REQUESTED MISCELLANEOUS SERVICES	\$50.00 \$50.00 \$3.00 FREE \$1.00 \$1.00 FREE \$5.00 \$35.00 \$35.00 \$0.50 \$1.00 \$10.00 \$10.00
Dormant Fee (Qtrly) - No activity in past 90 days & balance < \$200 MEMBER REQUESTED CHECKING SERVICES Stop Payment Order on checks & ACH Checks Images Mailed - Per Month Check Printing - Varies with Style and Quantity of Checks Ordered Copy of Check Temporary Checks - Pack of 8 Checks DEBIT CARD Photo Verification Fee - (Free if in conjunction with a dispute) Fransaction Fee - At LLCU ATM Withdrawal Fee at Non-LLCU ATM (First 6 per Month - FREE) Point of Sale transactions (First 6 per Month - FREE) Point of Sale transactions (First 6 per Month - FREE) Check Cashing 3% of the Check (single service members only) Collection Item Corporate Check payable to 3rd party under \$500.00 Soreign Currency Conversion Fee - Charged at our Cost Toreign Item - Drawn on Non-U.S. Bank / Credit Union NSF FEE APPLIES TO OVERDRAFTS "CREATED BY CHECK, IN-PERSON WITHDR ATM WITHDRAWAL, OR OTHER ELECTRONIC MEANS" NSFs - ACH and Checks/Share Drafts NSF - heck/Share Drafts - Unpaid Deposit/Payment where Member is not Maker Dverdrawn Share Account NSFs - Debit Card Point of Sale (POS). Tiered Pricing Based on Amount Covered by Court Amount Covered by Courtesy Pay \$0.00 to \$4.99 \$1.00 to \$4.99 \$5.00 to \$9.99	\$5.00 \$24.00 \$5.00 Varies \$3.00 \$3.00 \$1.00 Varies \$5.00 Varies \$5.00 \$3.00 Varies \$4.00 Xaries \$4.00 \$3.00 Varies \$4.00 \$3.00 Varies \$3.00 \$3.00 \$3.00 \$3.00 \$3.00 \$3.00 \$3.00 \$3.00 \$1.00 \$3.00 \$3.00 \$3.00 \$3.00 \$3.00 \$1.00 \$3.00 \$3.00 \$3.00 \$3.00 \$1.00 \$3.000 \$3.00 \$3.00 \$3.000 \$3.000 \$3.000\$3.000\$3.000\$3.000\$3.000\$	HSA Account Maintenance Fee - Closure Within One Year of Opening Copy of Check - Corporate Check (Rush - \$5.00 Extra) Copy of Check - Personal/Business Checking (Rush - \$5.00 Extra) Copy of Check - Member access from Home Banking Copy of Deposit/Payment/Check or Item (Rush - \$5.00 Extra) Copy of Statement or Interim Statement - Per Page Receive Statement via E-Statements on Home Banking Dormant/Inactive Fee (Under \$200 and Per Guidelines) - Quarterly Legal Orders - Garnishment, Attachment, Levy, Summons, Etc. No Address Fee - Per Quarter Mail returned with no address or incorrect address (If above item "remailed") Wire Transfer - Outgoing - Domestic to Bank Wire Transfer - Outgoing - International	\$50.00 \$3.00 FREE \$1.00 FREE \$5.00 \$35.00 \$35.00 \$0.50 \$1.00 \$10.00 \$20.00
MEMBER REQUESTED CHECKING SERVICES Stop Payment Order on checks & ACH Checks Images Mailed - Per Month Check Printing - Varies with Style and Quantity of Checks Ordered Copy of Check Temporary Checks - Pack of 8 Checks DEBIT CARD Photo Verification Fee - (Free if in conjunction with a dispute) Fransaction Fee - At LLCU ATM Withdrawal Fee at Non-LLCU ATM (First 6 per Month - FREE) Oint of Sale transactions (First 6 per Month - FREE) Check Cashing 3% of the Check (single service members only) Collection Item Corporate Check payable to 3rd party under \$500.00 Foreign Currency Conversion Fee - Charged at our Cost Toreign Currency Conversion Fee - Charged at our Cost Toreign Currency Conversion Fee - Charged at Our Cost Soreign Currency Courtesy Pay So.00 to \$0.99 \$1.00 to \$4.99 \$5.00 to \$4.99 \$5.0	\$24.00 \$5.00 Varies \$3.00 \$3.00 COST FREE \$1.00 \$1.00 \$3.00 Varies \$5.00 \$3.00 \$1.00 \$3.00 \$3.00 \$3.00 \$3.00 \$3.00 \$1.00 \$3.000 \$3.00 \$3.00 \$3.000\$3.0	Copy of Check - Corporate Check (Rush - \$5.00 Extra) Copy of Check - Personal/Business Checking (Rush - \$5.00 Extra) Copy of Check - Member access from Home Banking Copy of Deposit/Payment/Check or Item (Rush - \$5.00 Extra) Copy of Statement or Interim Statement - Per Page Receive Statement via E-Statements on Home Banking Dormant/Inactive Fee (Under \$200 and Per Guidelines) - Quarterly Legal Orders - Garnishment, Attachment, Levy, Summons, Etc. No Address Fee - Per Quarter Mail returned with no address or incorrect address (If above item "remailed") Wire Transfer - Outgoing - Domestic to Bank Wire Transfer - Outgoing - International	\$3.00 \$3.00 FREE \$1.00 FREE \$5.00 \$35.00 \$35.00 \$0.50 \$1.00 \$10.00 \$20.00
Stop Payment Order on checks & ACH Checks Images Mailed - Per Month Checks Images Mailed - Per Month Check Printing - Varies with Style and Quantity of Checks Ordered Copy of Check Femporary Checks - Pack of 8 Checks DEBIT CARD Photo Verification Fee - (Free if in conjunction with a dispute) Fransaction Fee - (Free if in conjunction with a dispute) Fransaction Fee - At LLCU ATM Withdrawal Fee at Non-LLCU ATM (First 6 per Month - FREE) Point of Sale transactions (First 6 per Month - FREE) Check Cashing 3% of the Check (single service members only) Collection Item Corporate Check payable to 3rd party under \$500.00 Foreign Currency Conversion Fee - Charged at our Cost Foreign Item - Drawn on Non-U.S. Bank / Credit Union VSF FEE APPLIES TO OVERDRAFTS "CREATED BY CHECK, IN-PERSON WITHDR ATM WITHDRAWAL, OR OTHER ELECTRONIC MEANS" NSFs - ACH and Checks/Share Drafts VSF check/Share Drafts - Unpaid Deposit/Payment where Member is not Maker Overdrawn Share Account NSFs - Debit Card Point of Sale (POS). Tiered Pricing Based on Amount Covered by Courtest Pay \$0.00 to \$4.99 \$1.00 to \$4.99 \$5.00 to \$4.99 <td>\$5.00 Varies \$3.00 COST FREE \$1.00 \$1.00 Varies \$5.00 \$3.00 Varies \$4.00 XAWAL, \$28.00 \$10.00 \$28.00</td> <td>Copy of Check - Personal/Business Checking (Rush - \$5.00 Extra) Copy of Deposit/Payment/Check or Item (Rush - \$5.00 Extra) Copy of Statement or Interim Statement - Per Page Receive Statement via E-Statements on Home Banking Dormant/Inactive Fee (Under \$200 and Per Guidelines) - Quarterly Legal Orders - Garnishment, Attachment, Levy, Summons, Etc. No Address Fee - Per Quarter Mail returned with no address or incorrect address (If above item "remailed") Wire Transfer - Alloya Corporate FCU - C.U. to C.U. Funds Transfer Wire Transfer - Outgoing - International</td> <td>\$3.00 FREE \$1.00 FREE \$5.00 \$35.00 \$35.00 \$0.50 \$1.00 \$10.00 \$20.00</td>	\$5.00 Varies \$3.00 COST FREE \$1.00 \$1.00 Varies \$5.00 \$3.00 Varies \$4.00 XAWAL, \$28.00 \$10.00 \$28.00	Copy of Check - Personal/Business Checking (Rush - \$5.00 Extra) Copy of Deposit/Payment/Check or Item (Rush - \$5.00 Extra) Copy of Statement or Interim Statement - Per Page Receive Statement via E-Statements on Home Banking Dormant/Inactive Fee (Under \$200 and Per Guidelines) - Quarterly Legal Orders - Garnishment, Attachment, Levy, Summons, Etc. No Address Fee - Per Quarter Mail returned with no address or incorrect address (If above item "remailed") Wire Transfer - Alloya Corporate FCU - C.U. to C.U. Funds Transfer Wire Transfer - Outgoing - International	\$3.00 FREE \$1.00 FREE \$5.00 \$35.00 \$35.00 \$0.50 \$1.00 \$10.00 \$20.00
Checks Images Mailed - Per Month Checks Images Mailed - Per Month Check Printing - Varies with Style and Quantity of Checks Ordered Copy of Check Temporary Checks - Pack of 8 Checks DEBIT CARD Photo Verification Fee - (Free if in conjunction with a dispute) Fransaction Fee - (Free if in conjunction with a dispute) Fransaction Fee - At LLCU ATM Withdrawal Fee at Non-LLCU ATM (First 6 per Month - FREE) Collection Item Collection Item Corporate Check payable to 3rd party under \$500.00 Foreign Currency Conversion Fee - Charged at our Cost Foreign Item - Drawn on Non-U.S. Bank / Credit Union SISF FEE APPLIES TO OVERDRAFTS "CREATED BY CHECK, IN-PERSON WITHDR ATM WITHDRAWAL, OR OTHER ELECTRONIC MEANS" SISFs - ACH and Checks/Share Drafts SISF check/Share Drafts SISF - Card Point of Sale (POS). Tiered Pricing Based on Amount Covered by Court SISFs - Debit Card Point of Sale (POS). Tiered Pricing Based on Amount Covered by Court Support Of Sale States State	\$5.00 Varies \$3.00 COST FREE \$1.00 \$1.00 Varies \$5.00 \$3.00 Varies \$4.00 XAWAL, \$28.00 \$10.00 \$28.00	Copy of Check - Member access from Home Banking Copy of Deposit/Payment/Check or Item (Rush - \$5.00 Extra) Copy of Statement or Interim Statement - Per Page Receive Statement via E-Statements on Home Banking Dormant/Inactive Fee (Under \$200 and Per Guidelines) - Quarterly Legal Orders - Garnishment, Attachment, Levy, Summons, Etc. No Address Fee - Per Quarter Mail returned with no address or incorrect address (If above item "remailed") Wire Transfer - Alloya Corporate FCU - C.U. to C.U. Funds Transfer Wire Transfer - Outgoing - Domestic to Bank Wire Transfer - Outgoing - International MEMBER REQUESTED MISCELLANEOUS SERVICES	FREE \$1.00 \$1.00 FREE \$5.00 \$35.00 \$5.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00 \$1.00
Check Printing - Varies with Style and Quantity of Checks Ordered Copy of Check Femporary Checks - Pack of 8 Checks DEBIT CARD Polot Verification Fee - (Free if in conjunction with a dispute) Transaction Fee - (Free if in conjunction with a dispute) Transaction Fee - (Free if in conjunction with a dispute) Transaction Fee - (Irtee if in conjunction with a dispute) Collection Fee at Non-LLCU ATM Withdrawal Fee at Non-LLCU ATM (First 6 per Month - FREE) Point of Sale transactions (First 6 per Month - FREE) Collection Item Corporate Check payable to 3rd party under \$500.00 Coreign Currency Conversion Fee - Charged at our Cost Foreign Item - Drawn on Non-U.S. Bank / Credit Union NSF FEE APPLIES TO OVERDRAFTS "CREATED BY CHECK, IN-PERSON WITHDR ATM WITHDRAWAL, OR OTHER ELECTRONIC MEANS" NSFs - ACH and Checks/Share Drafts NSF check/Share Drafts NSF - Debit Card Point of Sale (POS). Tiered Pricing Based on Amount Covered by Court NSFs - Debit Card Point of Sale (POS). Tiered Pricing Based on Amount Covered by Court Amount Covered by Courtesy Pay \$0.00 to \$4.99 \$5.00 to \$4.99 \$5.00 to \$9.99	Varies \$3.00 \$3.00 COST FREE \$1.00 \$1.00 Varies \$5.00 \$3.00 Varies \$4.00 RAWAL, \$28.00 \$10.00 \$28.00	Copy of Deposit/Payment/Check or Item (Rush - \$5.00 Extra) Copy of Statement or Interim Statement - Per Page Receive Statement via E-Statements on Home Banking Dormant/Inactive Fee (Under \$200 and Per Guidelines) - Quarterly Legal Orders - Garnishment, Attachment, Levy, Summons, Etc. No Address Fee - Per Quarter Mail returned with no address or incorrect address (If above item "remailed") Wire Transfer - Alloya Corporate FCU - C.U. to C.U. Funds Transfer Wire Transfer - Outgoing - Domestic to Bank Wire Transfer - Outgoing - International MEMBER REQUESTED MISCELLANEOUS SERVICES	\$1.00 \$1.00 FREE \$5.00 \$35.00 \$0.50 \$1.00 \$10.00 \$20.00
Copy of Check Femporary Checks - Pack of 8 Checks DEBTT CARD Photo Verification Fee - (Free if in conjunction with a dispute) Fransaction Fee - At LLCU ATM Withdrawal Fee at Non-LLCU ATM (First 6 per Month - FREE) Point of Sale transactions (First 6 per Month - FREE) Check Cashing 3% of the Check (single service members only) Colloction Item Corporate Check payable to 3rd party under \$500.00 Foreign Item - Drawn on Non-U.S. Bank / Credit Union NSF FEE APPLIES TO OVERDRAFTS "CREATED BY CHECK, IN-PERSON WITHDR ATM WITHDRAWAL, OR OTHER ELECTRONIC MEANS" NSFs - ACH and Checks/Share Drafts NSF check/Share Drafts - Unpaid Deposit/Payment where Member is not Maker Overdrawn Share Account NSFs - Debit Card Point of Sale (POS). Tiered Pricing Based on Amount Covered by Courtesy Pay \$0.00 to \$4.99 \$1.00 to \$4.99 \$5.00 to \$9.99	\$3.00 \$3.00 COST FREE \$1.00 \$1.00 Varies \$5.00 \$3.00 Varies \$4.00 RAWAL, \$28.00 \$10.00 \$28.00	Copy of Statement or Interim Statement - Per Page Receive Statement via E-Statements on Home Banking Dormant/Inactive Fee (Under \$200 and Per Guidelines) - Quarterly Legal Orders - Garnishment, Attachment, Levy, Summons, Etc. No Address Fee - Per Quarter Mail returned with no address or incorrect address (If above item "remailed") Wire Transfer - Alloya Corporate FCU - C.U. to C.U. Funds Transfer Wire Transfer - Outgoing - Domestic to Bank Wire Transfer - Outgoing - International MEMBER REQUESTED MISCELLANEOUS SERVICES	\$1.00 FREE \$5.00 \$35.00 \$5.00 \$0.50 \$1.00 \$10.00 \$20.00
Temporary Checks - Pack of 8 Checks DEBIT CARD Photo Verification Fee - (Free if in conjunction with a dispute) Fransaction Fee - At LLCU ATM Withdrawal Fee at Non-LLCU ATM (First 6 per Month - FREE) Point of Sale transactions (First 6 per Month - FREE) Check Cashing 3% of the Check (single service members only) Collection Item Corporate Check payable to 3rd party under \$500.00 Foreign Currency Conversion Fee - Charged at our Cost orgen at the model of the transaction of th	\$3.00 COST FREE \$1.00 \$1.00 Varies \$5.00 \$3.00 Varies \$4.00 RAWAL, \$28.00 \$10.00 \$28.00	Receive Statement via E-Statements on Home Banking Dormant/Inactive Fee (Under \$200 and Per Guidelines) - Quarterly Legal Orders - Garnishment, Attachment, Levy, Summons, Etc. No Address Fee - Per Quarter Mail returned with no address or incorrect address (If above item "remailed") Wire Transfer - Alloya Corporate FCU - C.U. to C.U. Funds Transfer Wire Transfer - Outgoing - Domestic to Bank Wire Transfer - Outgoing - International	FREE \$5.00 \$35.00 \$0.50 \$0.50 \$1.00 \$10.00 \$20.00
DEBIT CARD Photo Verification Fee - (Free if in conjunction with a dispute) Transaction Fee - At LLCU ATM Withdrawal Fee at Non-LLCU ATM (First 6 per Month - FREE) Point of Sale transactions (First 6 per Month - FREE) Check Cashing 3% of the Check (single service members only) Collection Item Corporate Check payable to 3rd party under \$500.00 Foreign Currency Conversion Fee - Charged at our Cost Ororeign Currency Conversion Fee - Charged at our Cost Ororeign Currency Conversion Fee - Charged at our Cost Ororeign Currency Conversion Fee - Charged at Our Cost Ororeign Currency Conversion Fee - Charged at Our Cost Ororeign Currency Conversion Fee - Charged at Our Cost Ororeign Currency Conversion Fee - Charged at Our Cost Ororeign Currency Conversion Fee - Charged at Our Cost Soreign Currency Conversion Fee - Charged at Our Cost NSF FEE APPLIES TO OVERDRAFTS "CREATED BY CHECK, IN-PERSON WITHDR ATM WITHDRAWAL, OR OTHER ELECTRONIC MEANS" NSF check/Share Drafts NSF check/Share Drafts NSF check/Share Drafts NSF check/Share Drafts - Unpaid Deposit/Payment where Member is not Maker Overdrawn Share Account NSFs - Debit Card Point of Sale (POS). Tiered	COST FREE \$1.00 Varies \$5.00 \$3.00 Varies \$4.00 XAWAL, \$28.00 \$10.00 \$28.00	Dormant/Inactive Fee (Under \$200 and Per Guidelines) - Quarterly Legal Orders - Garnishment, Attachment, Levy, Summons, Etc. No Address Fee - Per Quarter Mail returned with no address or incorrect address (If above item "remailed") Wire Transfer - Alloya Corporate FCU - C.U. to C.U. Funds Transfer Wire Transfer - Outgoing - Domestic to Bank Wire Transfer - Outgoing - International MEMBER REQUESTED MISCELLANEOUS SERVICES	\$5.00 \$35.00 \$0.50 \$1.00 \$10.00 \$20.00
Photo Verification Fee - (Free if in conjunction with a dispute) Fransaction Fee - At LLCU ATM Withdrawal Fee at Non-LLCU ATM (First 6 per Month - FREE) Point of Sale transactions (First 6 per Month - FREE) Check Cashing 3% of the Check (single service members only) Collection Item Corporate Check payable to 3rd party under \$500.00 Foreign Currency Conversion Fee - Charged at our Cost Foreign Currency Conversion Fee - Charged at our Cost Foreign Item - Drawn on Non-U.S. Bank / Credit Union VSF FEE APPLIES TO OVERDRAFTS "CREATED BY CHECK, IN-PERSON WITHDR ATM WITHDRAWAL, OR OTHER ELECTRONIC MEANS" NSFs - ACH and Checks/Share Drafts NSF check/Share Drafts - Unpaid Deposit/Payment where Member is not Maker Dverdrawn Share Account NSFs - Debit Card Point of Sale (POS). Tiered Pricing Based on Amount Covered by Court Amount Covered by Courtesy Pay \$1.00 to \$4.99 \$1.00 to \$4.99 \$5.00 to \$9.99	FREE \$1.00 \$1.00 Varies \$5.00 \$3.00 Varies \$4.00 RAWAL, \$28.00 \$10.00 \$28.00	Legal Orders - Garnishment, Attachment, Levy, Summons, Etc. No Address Fee - Per Quarter Mail returned with no address or incorrect address (If above item "remailed") Wire Transfer - Alloya Corporate FCU - C.U. to C.U. Funds Transfer Wire Transfer - Outgoing - Domestic to Bank Wire Transfer - Outgoing - International MEMBER REQUESTED MISCELLANEOUS SERVICES	\$35.00 \$5.00 \$0.50 \$1.00 \$10.00 \$20.00
Fransaction Fee - At LLCU ATM Withdrawal Fee at Non-LLCU ATM (First 6 per Month - FREE) Point of Sale transactions (First 6 per Month - FREE) Check Cashing 3% of the Check (single service members only) Collection Item Corporate Check payable to 3rd party under \$500.00 Foreign Currency Conversion Fee - Charged at our Cost Foreign Item - Drawn on Non-U.S. Bank / Credit Union NSF FEE APPLIES TO OVERDRAFTS "CREATED BY CHECK, IN-PERSON WITHDR ATM WITHDRAWAL, OR OTHER ELECTRONIC MEANS" NSFs - ACH and Checks/Share Drafts NSF check/Share Drafts - Unpaid Deposit/Payment where Member is not Maker Dverdrawn Share Account NSFs - Debit Card Point of Sale (POS). Tiered Pricing Based on Amount Covered by Courtest Pay \$0.00 to \$0.99 \$1.00 to \$4.99 \$5.00 to \$4.99	FREE \$1.00 \$1.00 Varies \$5.00 \$3.00 Varies \$4.00 RAWAL, \$28.00 \$10.00 \$28.00	No Address Fee - Per Quarter Mail returned with no address or incorrect address (If above item "remailed") Wire Transfer - Alloya Corporate FCU - C.U. to C.U. Funds Transfer Wire Transfer - Outgoing - Domestic to Bank Wire Transfer - Outgoing - International MEMBER REQUESTED MISCELLANEOUS SERVICES	\$5.00 \$0.50 \$1.00 \$10.00 \$20.00
Withdrawal Fee at Non-LLCU ATM (First 6 per Month - FREE) Point of Sale transactions (First 6 per Month - FREE) Check Cashing 3% of the Check (single service members only) Collection Item 2 Corporate Check payable to 3rd party under \$500.00 2 Foreign Currency Conversion Fee - Charged at our Cost 5 Foreign Item - Drawn on Non-U.S. Bank / Credit Union SSF FEE APPLIES TO OVERDRAFTS "CREATED BY CHECK, IN-PERSON WITHDR ATM WITHDRAWAL, OR OTHER ELECTRONIC MEANS" SSFs - ACH and Checks/Share Drafts NSFs - ACH and Checks/Share Drafts SSF check/Share Drafts NSF check/Share Drafts NSF check/Share Drafts NSF - Debit Card Point of Sale (POS). Tiered Pricing Based on Amount Covered by Courtest Pay \$0.00 to \$0.99 \$1.00 to \$4.99 \$1.00 to \$4.99 \$5.00 to \$9.99	\$1.00 \$1.00 Varies \$5.00 Varies \$4.00 Xaries \$4.00 XAWAL, \$28.00 \$10.00 \$28.00	Mail returned with no address or incorrect address (If above item "remailed") Wire Transfer - Alloya Corporate FCU - C.U. to C.U. Funds Transfer Wire Transfer - Outgoing - Domestic to Bank Wire Transfer - Outgoing - International MEMBER REQUESTED MISCELLANEOUS SERVICES	\$0.50 \$1.00 \$10.00 \$20.00
Point of Sale transactions (First 6 per Month - FREE) Check Cashing 3% of the Check (single service members only) Collection Item Corporate Check payable to 3rd party under \$500.00 Toreign Currency Conversion Fee - Charged at our Cost Foreign Item - Drawn on Non-U.S. Bank / Credit Union NSF FEE APPLIES TO OVERDRAFTS "CREATED BY CHECK, IN-PERSON WITHDR ATM WITHDRAWAL, OR OTHER ELECTRONIC MEANS" NSFs - ACH and Checks/Share Drafts NSF check/Share Drafts - Unpaid Deposit/Payment where Member is not Maker Overdrawn Share Account NSFs - Debit Card Point of Sale (POS). Tiered Pricing Based on Amount Covered by Court Amount Covered by Courtesy Pay \$0.00 to \$0.99 \$1.00 to \$4.99 \$5.00 to \$9.99	\$1.00 Varies \$5.00 \$3.00 Varies \$4.00 RAWAL, \$28.00 \$10.00 \$28.00	(If above item "remailed") Wire Transfer - Alloya Corporate FCU - C.U. to C.U. Funds Transfer Wire Transfer - Outgoing - Domestic to Bank Wire Transfer - Outgoing - International MEMBER REQUESTED MISCELLANEOUS SERVICES	\$1.00 \$10.00 \$20.00
Check Cashing 3% of the Check (single service members only) Collection Item Corporate Check payable to 3rd party under \$500.00 Foreign Currency Conversion Fee - Charged at our Cost Foreign Currency Conversion Fee - Charged at our Cost Foreign Item - Drawn on Non-U.S. Bank / Credit Union NSF FEE APPLIES TO OVERDRAFTS "CREATED BY CHECK, IN-PERSON WITHDR ATM WITHDRAWAL, OR OTHER ELECTRONIC MEANS" NSFs - ACH and Checks/Share Drafts NSF check/Share Drafts - Unpaid Deposit/Payment where Member is not Maker Overdrawn Share Account NSFs - Debit Card Point of Sale (POS). Tiered Pricing Based on Amount Covered by Court NSFs - 0.099 \$1.00 to \$4.99 \$5.00 to \$4.99 \$5.00 to \$9.99	\$5.00 \$3.00 Varies \$4.00 RAWAL, \$28.00 \$10.00 \$28.00	Wire Transfer - Alloya Corporate FCU - C.U. to C.U. Funds Transfer Wire Transfer - Outgoing - Domestic to Bank Wire Transfer - Outgoing - International MEMBER REQUESTED MISCELLANEOUS SERVICES	\$10.00 \$20.00
Corporate Check payable to 3rd party under \$500.00 Foreign Currency Conversion Fee - Charged at our Cost Foreign Item - Drawn on Non-U.S. Bank / Credit Union VSF FEE APPLIES TO OVERDRAFTS "CREATED BY CHECK, IN-PERSON WITHDR ATM WITHDRAWAL, OR OTHER ELECTRONIC MEANS" VSFs - ACH and Checks/Share Drafts NSF check/Share Drafts - Unpaid Deposit/Payment where Member is not Maker Dverdrawn Share Account NSFs - Debit Card Point of Sale (POS). Tiered Pricing Based on Amount Covered by Court Amount Covered by Courtesy Pay \$1.00 to \$4.99 \$1.00 to \$4.99 \$5.00 to \$9.99	\$3.00 Varies \$4.00 AWAL, \$28.00 \$10.00 \$28.00	Wire Transfer - Outgoing - International MEMBER REQUESTED MISCELLANEOUS SERVICES	
Foreign Currency Conversion Fee - Charged at our Cost Foreign Item - Drawn on Non-U.S. Bank / Credit Union NSF FEE APPLIES TO OVERDRAFTS "CREATED BY CHECK, IN-PERSON WITHDR ATM WITHDRAWAL, OR OTHER ELECTRONIC MEANS" NSFs - ACH and Checks/Share Drafts NSF check/Share Drafts - Unpaid Deposit/Payment where Member is not Maker Dverdrawn Share Account NSFs - Debit Card Point of Sale (POS). Tiered Pricing Based on Amount Covered by Court Amount Covered by Courtesy Pay \$0.00 to \$0.99 \$1.00 to \$4.99 \$5.00 to \$9.99	Varies \$4.00 RAWAL, \$28.00 \$10.00 \$28.00	MEMBER REQUESTED MISCELLANEOUS SERVICES	\$50.00
Foreign Item - Drawn on Non-U.S. Bank / Credit Union NSF FEE APPLIES TO OVERDRAFTS "CREATED BY CHECK, IN-PERSON WITHDR ATM WITHDRAWAL, OR OTHER ELECTRONIC MEANS" NSFs - ACH and Checks/Share Drafts NSF check/Share Drafts - Unpaid Deposit/Payment where Member is not Maker Overdrawn Share Account NSFs - Debit Card Point of Sale (POS). Tiered Pricing Based on Amount Covered by Court Amount Covered by Courtesy Pay \$0.00 to \$0.99 \$1.00 to \$4.99 \$5.00 to \$4.99	\$4.00 AWAL, \$28.00 \$10.00 \$28.00	MEMBER REQUESTED MISCELLANEOUS SERVICES	
NSF FEE APPLIES TO OVERDRAFTS "CREATED BY CHECK, IN-PERSON WITHDR ATM WITHDRAWAL, OR OTHER ELECTRONIC MEANS" NSFs - ACH and Checks/Share Drafts NSF check/Share Drafts - Unpaid Deposit/Payment where Member is not Maker Overdrawn Share Account NSFs - Debit Card Point of Sale (POS). Tiered Pricing Based on Amount Covered by Court Normannet Covered by Courtesy Pay \$0.00 to \$0.99 \$1.00 to \$4.99 \$5.00 to \$4.99	RAWAL, \$28.00 \$10.00 \$28.00	MEMBER REQUESTED MISCELLANEOUS SERVICES	
ATM WITHDRAWAL, OR OTHER ELECTRONIC MEANS" NSFs - ACH and Checks/Share Drafts NSF check/Share Drafts - Unpaid Deposit/Payment where Member is not Maker Overdrawn Share Account NSFs - Debit Card Point of Sale (POS). Tiered Pricing Based on Amount Covered by Court Amount Covered by Courtesy Pay \$0.00 to \$0.99 \$1.00 to \$4.99 \$5.00 to \$9.99	\$28.00 \$10.00 \$28.00		
NSF check/Share Drafts - Unpaid Deposit/Payment where Member is not Maker Dverdrawn Share Account NSFs - Debit Card Point of Sale (POS). Tiered Pricing Based on Amount Covered by Court Amount Covered by Courtesy Pay \$0.00 to \$0.99 \$1.00 to \$4.99 \$5.00 to \$9.99	\$10.00 \$28.00		
NSF check/Share Drafts - Unpaid Deposit/Payment where Member is not Maker Dverdrawn Share Account NSFs - Debit Card Point of Sale (POS). Tiered Pricing Based on Amount Covered by Court Amount Covered by Courtesy Pay \$0.00 to \$0.99 \$1.00 to \$4.99 \$5.00 to \$9.99	\$10.00 \$28.00		
Overdrawn Share Account NSFs - Debit Card Point of Sale (POS). Tiered Pricing Based on Amount Covered by Court Amount Covered by Courtesy Pay \$0.00 to \$0.99 \$1.00 to \$4.99 \$5.00 to \$9.99	\$28.00	Fax Service - Local - 1st $3 \text{ Pgs} = \$1.00$, then $\$.50/\text{Page}$	Varies
Amount Covered by Courtesy Pay \$0.00 to \$0.99 \$1.00 to \$4.99 \$5.00 to \$9.99	tesy Pay	Fax Service - Long Distance - 1st 3 Pgs. = \$1.00, then \$.50/Page	Varies
\$0.00 to \$0.99 \$1.00 to \$4.99 \$5.00 to \$9.99		Fax Service - Receive Fax - Per Page	\$0.50
\$0.00 to \$0.99 \$1.00 to \$4.99 \$5.00 to \$9.99		Non Loan title work with CU relationship < \$5000 (excluding checking)	\$5.00
\$1.00 to \$4.99 \$5.00 to \$9.99	Fees	Photo Copies - Per Page	\$0.10
\$5.00 to \$9.99	\$3.00	MISCELLANEOUS LOAN FEES	
	\$10.00	Visa Gift Card fee for members	\$3.00
\$10.00 to \$19.99		Visa Gift Card fee for non-members	\$6.00
		Skip-A-Pay fee	\$25.00
\$20.00 and Above	\$28.00		
Withdrawal/Transfer Fee - Savings Account (First 6 Per Month-FREE)		Online Banking & Bill Pay Service	FREE
Withdrawal Fee - Christmas Savings - (First 1 Per Quarter - FREE)		Lincoln Line Audio Teller	FREE
Withdrawal Fee - Vacation Savings - (First 2 Per Quarter - FREE)	\$3.00	Online Banking Bill Pay NSF Items (per item)	\$24.00 \$24.00
SAFE DEPOSIT BOX FEES EFFINGHAM OFFICE		Online Banking Bill Pay Stop Payment (per item)	\$24.00
3 x 10 Annual Rental Fee	\$20.00		
5 x 10 Annual Rental Fee	\$20.00		
10 x 10 Annual Rental Fee	\$45.00		
OAKLAND OFFICE	φ+5.00		
3 x 5 Annual Rental Fee	\$15.00	1	
5 x 5 Annual Rental Fee	\$20.00		
3 x 10 Annual Rental Fee	\$25.00		
5 x 10 Annual Rental Fee	\$35.00		
10 x 10 Annual Rental Fee	\$65.00		
MATTOON OFFICE		4	
5 x 5 Annual Rental Fee	\$15.00		
3 x 10 Annual Rental Fee	\$20.00		
5 x 10 Annual Rental Fee	\$30.00		
10 x 10 Annual Rental Fee	\$45.00	4	
SPRINGFIELD OFFICE	# 2 0.00	4	
5 x 5 Annual Rental Fee	\$20.00		
3 x 10 Annual Rental Fee	\$25.00		
10 x 10 Annual Rental Fee	\$65.00	4	
PROSPERITY SAFE DEPOSIT BOXES 3 x 10 Annual Rental Fee	\$25.00	4	
5 x 10 Annual Rental Fee 5 x 10 Annual Rental Fee	\$25.00		
10 x 10 Annual Rental Fee	\$35.00 \$65.00		
PROSPERITY CONVENIENCE BOXES	a05.00	4	
3 x 5 Annual Rental Fee	\$10.00	1	
5 x 5 Annual Rental Fee	\$15.00		
3 x 10 Annual Rental Fee	\$13.00		
Lost Key Fee	CU Cost		
Box Drilling Fee	CU Cost		