

Business Deposit Fees

BUSINESS COMMUNITY CHECKING

Minimum Opening Balance	\$100.00
Monthly Maintenance Fee	No Charge
Debits, Credits & Items Deposited .. <i>first 100 combined items</i>	No Charge
<i>fee per Item over 100</i>	\$0.35 / item
Currency Deposited.....	
<i>first \$5,000.00</i>	No Charge
<i>after initial \$5,000.00</i>	\$0.15 / \$100.00

BUSINESS VALUE CHECKING

Minimum Opening Balance	\$100.00
Monthly Maintenance Fee	\$10.00
<i>if average balance falls below \$5,000.00</i>	
Debits, Credits & Items Deposited .. <i>first 750 combined items</i>	No Charge
<i>fee per item over 750</i>	\$0.35 / item
Currency Deposited.....	
<i>first \$5,000.00</i>	No Charge
<i>after initial \$5,000.00</i>	\$0.15 / \$100.00

REAL ESTATE TRUST ACCOUNT

Minimum Opening Balance	\$100.00
Monthly Maintenance Fee	No Charge
Currency Deposited.....	
<i>first \$5,000.00</i>	No Charge
<i>after initial \$5,000.00</i>	\$0.15 / \$100.00

BUSINESS MONEY MARKET

Minimum Opening Balance	\$5.00
Monthly Maintenance Fee	No Charge
Deposit Items	No Charge
Check Paid or Other Debit.....	No Charge
<i>*subject to Legal Limitations</i>	

BUSINESS SAVINGS

Minimum Opening Balance	\$5.00
Monthly Maintenance Fee	No Charge

BUSINESS CREDIT CARD

Annual Maintenance Fee	\$30.00 / account
<i>waived if net spend is greater than or equal to \$5,000.00</i>	
Late Payment Fee	4% / unpaid payment
Cash Advance Fee.....	3% / transaction
<i>\$10.00 minimum</i>	
Foreign Transaction Fee	2% / transaction

ALLEGACY FEDERAL CREDIT UNION

effective 08/01/2023



Business Deposit Fees continued...

OTHER ACTIVITY CHARGES

Currency Deposited	\$0.15 / \$100.00	Teller's Check	\$5.00 / check
Insufficient Funds Item (Paid)	\$29.00 / item	Night Depository	\$1.00 / drop
<i>member's check, ACH or debit (if opted in) item is paid when account balance does not have sufficient funds to cover it</i>		Rush Card Delivery	\$35.00
Insufficient Funds Item (Returned) .	\$29.00 / item	Check Copy Fee	\$1.50 / item
<i>member's check or ACH item is returned unpaid when account balance does not have sufficient funds to cover it</i>		Account Research Fee	\$25.00 / hour
Returned Check Deposit	\$11.00 / item	Collection Item	\$5.00 / item
<i>member presents third-party check that does not have sufficient funds to clear</i>		Duplicate Statement	\$2.00 / statement
Account Closeout within 180 Days..	\$10.00 / account	Credit Inquiry / Reference	\$10.00
Inactive / Dormant Account	\$5.00 / month	Deposit Verification	\$10.00
Foreign ATM Usage	\$1.00		
Deposit Correction	\$3.00		
Rolled Coin Issued / Received	\$0.10		
Currency Strap Issued	\$1.00		
Currency per \$1,000.00 Sold	\$1.20		
Bulk Coin Processing	1%		
Stop Payment	\$30.00		

WIRE TRANSFER FEES

Incoming Wire Fee	\$10.00 / wire
Outgoing Domestic	
<i>online</i>	\$20.00 / wire
<i>In person</i>	\$25.00 / wire
Outgoing International	
<i>online</i>	\$35.00 / wire
<i>In person</i>	\$45.00 / wire
Wire Research	\$10.00 / hour
Wire Recall / Cancellation	
<i>domestic</i>	\$10.00 / wire
<i>international</i>	\$25.00 / wire

ALLEGACY IS FEDERALLY INSURED BY THE NCUA

LIMITATIONS ON WITHDRAWALS AND TRANSFERS FOR MONEY MARKET AND SAVINGS

No more than six (6) transactions, transfers, or withdrawals during any monthly statement cycle for the purpose of transferring funds to another account of yours or to a third party by means of a check, draft, debit card, preauthorized or automatic transfer, telephonic order or instruction, internet transfer, or similar order. Transactions, withdrawals, and transfer in excess of the limit will be charged a fee of \$5.00 each.

Fees are accurate and effective for accounts as of the Effective Date indicated on this Fee Schedule.

If you have any questions or require current rate or fee information for your accounts please contact your Business Services Officer.

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