

Alabama Credit Union

Member Business AccountSM FEE SCHEDULE As of January 8, 2008

Item	Fee
ACH Origination fee	Varies; as disclosed by ACH provider
Account Research fee	\$10 per hour
Address Correction fee	\$5 per first notification by third party
Bill-Pay	\$6 per month (includes 15 transactions per month); 55¢ per transaction thereafter.
Biz Basics Excess Items fee	15¢ per item more than 100 and less than 300; 25¢ per item more than 300 but less than 500; 40¢ per item more than 500.
Biz Manager Account Monthly fee	\$10
Biz Manager Excess Items fee	15¢ per item exceeding 300 items per month
Cashier's, Certified, Teller's or Official Check fee	\$3
Cashier's, Certified, Teller's or Official Check Made To Third Party fee	\$5
Check Printing fee	Varies; as disclosed
Coin sorting/counting	4%
Copy of Cancelled Check fee	\$1
Copy of Deposited Item fee	\$2 per copy plus \$10 per hour research
Credit Union-to-Credit Union via a Corporate Credit Union	\$2.50
Deposit Bag fee (zipper style)	\$4
Deposit Bag fee (locking style)	\$16
Deposit Bag fee (disposable style)	As charged by vendor
Expedited Payment fee	\$5 per transaction
Foreign Item Collection fee	Varies, according to amount of item
Inactive Account fee	\$10 (after 12 months and balance below \$100)
Incorrect Address fee	\$10 per month
Money Order fee	\$1
NSF fee	\$29
Night Depository Key Replacement fee	\$5
Non-Alabama CU Operated ATM fee	\$1 per visit beginning with fourth transaction per month
Returned Item fee	\$10
Statement Copy fee	\$1
Stop Payment fee	\$15
Stop Payment fee for Electronic Bill-Pay item	\$20
VISA ATM/Check (Debit) Card Replacement fee	\$5
VISA ATM/Check (Debit) Card PIN Replacement fee	\$1
Western Union Transfer fee	varies; as charged by Western Union
Wire Transfer (Domestic) fee	\$12
Wire Transfer (Foreign) fee	\$45
Wire Transfer (Error on Incoming) fee	varies; as assessed by service provider
Safe Deposit Boxes (where available)	Annual Rental Fee
3 x 5	\$20
5 x 5	\$25
3 x 10	\$30
5 x 10	\$50
10 x 10	\$100
Change of Lock fee & Drilling of Box fee	\$75
Replacement Key fee	\$10
Credit Union Membership	
Membership Share	\$25
Membership fee	\$1

Member Business AccountsSM, BizBasicsSM, and BizManagersSM are service marks of Alabama Credit Union; registration pending. ACU/Branch[®] is a registered trademark of Alabama Credit Union. See Membership & Account Agreement and related disclosures for important information regarding your Alabama Credit Union account.

