

# Personal: Schedule of Fees & Charges



Effective: 3/1/2024 Use this Schedule of Fees & Charges as a disclosure for the costs pertaining to the following services:

TYPE OF ACCOUNT	FEE/CHARGE	TYPE OF ACCOUNT	FEE/CHARGE
<b>SHARE ACCOUNTS</b>		Visa <b>Reloadable</b> Cards (General Purpose Card, Travel Card, Youth Card) Members .....\$5 Non-Members.....\$9 Reload Fees: AltaOne Location .....\$4 Backup / Companion Card.....\$2 ATM Balance Inquiry .....\$0.50 ATM Withdrawal - Domestic .....\$1.50 ATM Withdrawal - International .....\$3 Cash Advance .....\$5 Lost or Stolen Replacement Card .....\$5 Point-of-Sale Signature Based Purchase..... No Fee Point-of-Sale PIN Purchases (Travel Card).....\$0.50 Inactivity Fee (Travel Card) .....\$2.95	
<b>PERSONAL CHECKING</b>		<b>Other Non-AltaOne Fees May Apply on Reloadable Cards.</b> <b>Please Refer to the Documentation That Came With Your Card or Visit <a href="http://www.myprepaidbalance.com">www.myprepaidbalance.com</a>.</b> ATM Adjustment .....\$15 Mobile Transaction Adjustment.....\$15 Electronic Fund Transaction Charges: Balance Inquiry..... Up to \$2 Denied Transaction ..... Up to \$2 Services Through Any Network ..... Up to \$2 Withdrawal/Cash Advance ..... Up to \$2 Non-ATM Fees* ..... Up to \$2 *Subject to change without notice for non-owned ATMs.	
Below Minimum Balance .....\$5 Share Account Closure Within 90 Days of Opening Date .....\$25 Dormant Account Fee.....\$5		<b>PAYMENT OPTIONS</b> Electronic Payment Fee .....\$10	
<b>REAL ESTATE</b>		<b>SAFE DEPOSIT BOXES</b>	
Monthly Service Charge .....\$0 Temporary Checks.....\$2 Per Sheet of 4 Checks Collection Item - (plus fees charged by receiving bank).....\$15 Stop Payment Requests.....\$25 Each Photo Copy of Check - (written or deposited): Up to 2 Requests Per Statement Cycle..... No Charge 3 or More Per Statement Cycle.....\$3 Each Foreign Check Collection .....\$30 Per Processed Check NSF / Insufficient Funds .....\$17 Per Presentment Courtesy Pay Overdraft Protection.....\$17 Per Presentment NSF/Insufficient/Courtesy Pay.....Max. Fee of 6 Items Per Day of Presentment Return Items .....\$0 Exception Item.....\$5		(Bakersfield Ming, Bakersfield Riverwalk, Bishop, Boron, California City, Lake Isabella, Ridgecrest Corporate, Ridgecrest North, and Tehachapi only) Box Ranges .....\$20-\$100 Forced Box Opening .....\$250 Key Deposit.....\$5 Each	
<b>REFINANCE / MODIFICATION</b>		<b>OTHER SERVICE FEES</b>	
Real Estate Loan Demands.....\$30 Each Real Estate Mortgage Processing Fee.....\$1,750 Consumer Refinance Fee.....1% or a Minimum of \$100 Real Estate Modification Fee.....1% or a Minimum of \$1,500		Mailed Account Statement** .....\$3 Copy of Statement or Transaction Receipt.....\$3 Each Foreign Currency Exchange Fee.....\$14.50 Invalid Charge Back .....\$15 Legal Processing - (1 hour minimum).....\$40 Per Hour Levy/Garnishment Processing.....\$40 Loan Late Fee .....\$25 Member Initiated Research - (\$10 minimum) .....\$5 Per .25 Hour Money Order.....\$5 Notice of Escheat .....\$10 Non-Member Cash Advance Processing Fee .....\$10 Official Checks.....\$5 Returned Mail Address Correction.....\$5 Special Statements or Status of Account Letter .....\$3 Each	
<b>IRA</b>		<b>FEES SUBJECT TO CHANGE WITHOUT NOTICE.</b> **No fee for primary members under 18 or 65 and over. There is no fee to receive Visa statements.	
IRA Annual Maintenance .....\$15 (Yearly fee is applied to all IRAs opened prior to June 1) IRA Transfer.....\$20			
<b>MONEY MARKET</b>			
AltaAdvantage Excess Withdrawal.....\$25			
<b>ATM / DEBIT / CREDIT CARDS</b>			
Visa® Lost Card and Reissue - (fee waived for stolen cards) .....\$5 Visa Draft Retrieval .....\$15 Each Visa Late Payment ..... Up to \$25 Visa Overlimit Per Billing Cycle ..... Up to \$25 Visa NSF / Insufficient Funds Payment Fee.....\$25 Visa Share Secured Annual Fee .....\$30 Visa <b>Non-Reloadable</b> Gift Cards Members .....\$3 Non-Members.....\$5 Inactivity Fee .....\$2.95			
<b>ELECTRONIC SERVICES</b>			
Exception Item.....\$5 Online Banking Account ..... No Fee Bill Pay..... No Fee Online Banking Transfer: Incoming From Another Institution..... No Charge AltaOne Account to AltaOne Account..... No Charge Wire - (incoming) .....\$0 Wire - U.S. (outgoing).....\$25 Wire - International (outgoing).....\$45			



Contact us for more information at 1-800-433-9727 | [AltaOne.org](http://AltaOne.org)



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