

ALPENA ALCONA AREA CREDIT UNION
Free & Fee Disclosure

October 2026

Member Par Value of Shares*	\$ 5.00	Member Application Fee	FREE
*Par value of one share is required for membership.			

DEPOSIT ACCOUNTS

Savings Programs		Checking Account	
Regular Savings Account	FREE	~ One box of select PERSONAL check styles are FREE each year	
Multiple Sub Accounts (Preferred Shares and Club Accounts)	FREE	Overdraft Protection	
Insured Money Market	FREE	Account Transfer Fee (Savings or LOC)	FREE
Certificate of Deposit (early withdrawal penalty based on term)	FREE	Overdraft Privilege Fee (Transactions > \$5.00, per presentment)	\$ 6.75
Coverdell Educational Savings Account (early withdrawal penalty based on tax law)	FREE	Cleared Check Copy	
Individual Retirement Account (early withdrawal penalty based on tax law)	FREE	Online	FREE
Health Savings Account	FREE	Print (per page)	\$ 1.00

LOAN PROGRAMS

Consumer Loan Program		Commercial Loan Program	
~ Auto and Recreational Vehicle, Powersport, Watercraft and Personal Loans		~ Real Estate, Production, Industrial, Construction, Development & Agricultural Loans	
Application & Processing	FREE	Costs vary based on product type.	
Credit Life & Disability Insurance	Cost Based on Insurance Coverage	Mortgage Loan Program	
GAP (Guaranteed Asset Protection) Insurance	Cost Based on Loan Product	~ Purchase, Refinance, First Time Buyer, Home Equity, Construction & Vacant Land Loans	
Lien Placement	COST	Costs vary based on mortgage product.	
Skip-A-Pay		Student Loan Program	
Online	\$ 25.00	~ Line of Credit Product available to half time and full time students attending 4-Year Public or Private Non-Profit Schools (certain restrictions apply).	
In-House	\$ 35.00	Zero origination and prepayment fees	

CARD SERVICES

Visa Card Program		ATM/Debit Card	
Annual Fee	FREE	PIN Reset Fee	FREE
Balance Transfer Fee	FREE	Transaction Fee (Purchases)	FREE
Cash Advance Fee	FREE	Withdrawal/Inquiry Fee	FREE
Foreign Transaction Fee (% of Transaction)	1.00%	Card Replacement Fee (Lost or Damaged)	\$ 5.00
Card Replacement Fee (Lost or Damaged)	\$ 5.00		
Prepaid Cards			
Visa Gift Card			
Purchase Fee	\$ 2.95		

Free & Fee Disclosure

ONLINE/MOBILE SERVICES

It's Me 247 - Online & Mobile Banking

Account Inquiry/Transaction/Maintenance	FREE
Bill Payment	FREE
Excessive (>20 per month) Transaction Fee	\$ 0.50
Person to Person (P2P) Transfer (PayItNow)	FREE
Excessive (>20 per month) Transaction Fee*	\$ 0.50
<i>*P2P transactions included in Bill Pay transaction count</i>	
Check Copy	FREE
Check Withdrawal	FREE
Check Stop Payment	\$1.00
Dividend/Interest Statement Fee	FREE
eAlerts/eNotices/eStatements	FREE
Online Safe Deposit Box (25 MB of storage)	FREE
Personal Financial Management (Money Desktop)	FREE

It's Me 247 - Text Banking

FREE

It's Me 247 - Mobile App Banking

FREE

Features of Online & Mobile Banking (excluding eStatements/eNotices) PLUS

Mobile Check Deposit

FREE

Debit & Credit Card Controls

FREE

CU*Talk -Telephone Banking

FREE

ADDITIONAL MEMBER SERVICES

Cashier's Check	\$ 1.00	Safe Deposit Boxes	
Confidential Document Destruction	FREE	3" X 10" Box Annual Fee	\$ 25.00
Copy/Fax Service (per page)	\$ 1.00	5" X 10" Box Annual Fee	\$ 40.00
Direct Deposit/Auto Transfer Payments	FREE	10" X 10" Box Annual Fee	\$ 80.00
Financial Counseling	FREE	ReKeying and/or Drilling Fee	COST
Financial Planning	FREE	Shared Branching / Service Center Transactions	FREE
Money Order	\$ 1.00	Signature Guarantee	FREE
Night Depository Service	FREE	Wire Transfers	
Notary Service	FREE	Incoming	FREE
Phone Transfers	FREE	Outgoing (Domestic)	\$ 15.00
		Outgoing (International)	\$ 50.00

MISCELLANEOUS FEES

Account Research/Reconciliation (per hour)	\$ 20.00	Dormant Account (monthly)	\$ 5.00
Account Statements		Escheat Processing	\$ 100.00
eStatement	FREE	Garnishment/Levy Processing	\$ 50.00
Paper Statement (Standard)	FREE	Non-Sufficient Funds, per presentment	\$ 6.75
Paper Statement (Customized)	\$ 0.50	Returned Deposit Item	\$ 5.00
Statement Copy/Account History		Returned Mail	\$ 5.00
Online	FREE	Stop Payment	\$ 5.00
Print (per page)	\$ 1.00	Stop Payment Series (2+ items)	\$ 10.00
Closed Account (within 90 days of opening)	\$ 10.00	Wrong Address (quarterly)	\$ 5.00