

ALCOA PITTSBURGH FCU
FEE SCHEDULE - NOVEMBER 2014

CHECKING ACCOUNT/ELECTRONIC FUND TRANSFER SERVICES

Service Fee	\$3.00 Per Month
If \$300 minimum daily balance is not met and member does not have direct deposit	
Non Sufficient Funds (NSF)	\$25.00 Per Item
Stop Payment	\$20.00 Per Item
Overdraft Transfer	\$2.00 Per Item
ATM/Debit Card Replacement	\$5.00 Per Occurrence
ATM/Debit Pin Replacement	\$1.00 Per Item
Check Printing	Varies by style
Account to Account Transfer Returns	\$25.00 Per Item
ATM Transactions	
Alcoa Pittsburgh Machines	Unlimited - Free
Non Alcoa Pittsburgh Machines	Five (5) free per month
More than five (5) per month	\$1.00 each
Return of ATM Deposit	\$25.00 Per Item
Bill Payer	
Inactive Accounts (after 60 days)	\$3.00 Per Month
Payment Inquiry	\$20.00 Per Request
Copy of Check Payment	\$15.00 Per Request
Stop Payment	\$20.00 Per Request
Mobile Apps	
Inactive Accounts (after 60 days)	\$3.00 Per Month

OTHER SERVICE FEES (APPLICABLE TO ALL ACCOUNTS)

Domestic Wire Transfer (Outgoing)	\$25.00 Per Transfer
International Wire Transfer (Outgoing)	\$45.00 Per Transfer
Domestic Wire Transfer (Incoming)	\$12.00 Per Transfer
International Wire Transfer (Incoming)	\$12.00 Per Transfer
Western Union (Domestic)	\$25 Per Transfer
	\$25 + 2% of Amount
Western Union (Foreign)	Transferred
Money Orders	\$1.50 Per Item
Money Order Stop Payment/Reissue	\$20.00 Per Item
Overnight/Express Mail Delivery	\$15.00 Weekday Delivery
Overnight/Express Mail Delivery	\$20.00 Saturday Delivery
Returned Check/Item	\$25.00 Per Check/Item
Stop Payment on Credit Union Issued Check	\$20.00 Per Item
Account Reconciliation/Research	
Copy of Cancelled Check/Statement/Check Deposit	\$3.00 Per Copy (CU Retrieval)
Bad Address/Undeliverable Mail	\$3.00 Per Envelope Returned

Minimum Balance Fee (Balance below \$5 minimum required)	\$5.00 Per Month
Certified Mail Processing	\$5.00 Per Item
Escheats/Garnishment/Levy Processing	\$50.00 Per Account
Christmas Club Early Withdrawal Fee	\$5.00 Per Occurrence
Foreign/Canadian Check Processing	\$20.00 Per Item
Dormant (Inactive for 12 months)	\$3.00 Per Month
Verification of Deposit	\$5.00 Per Verification
Cashier Check	\$15.00 Per Check

VISA CREDIT CARDS

Late Payment	Up to \$25.00
Returned Check/Item	\$25.00 Per Check/Item
Balance Transfer Fee	\$25.00 or 1% of the amount transferred
Card Rush fee	\$25.00
Stop Payment fee	\$20.00
Statement Copy fee	\$3.00
Document Copy fee	\$3.00
Annual Statement fee	\$5.00
Card Replacement fee	\$5.00
Pay by Phone	\$10.00

LOANS

Late Payment - Consumer Loans	5% of monthly payment amount
Late Payment - Home Equity Loans	\$50.00 per occurrence
Returned Check Fee	\$25.00 Per Item

REAL ESTATE LOANS

Satisfaction Fee	Varies by county
Fixed Rate Loans	Varies by county
Good Faith Estimate will be provided in accordance with Federal Law.	
Mortgage Subordination (excluding First Heritage)	\$100.00

IRA ACCOUNTS

Yearly Administrative Fee	\$20.00 Per Year
IRA Transfer to Another Institution	\$25.00 Per Transfer

NOTARY SERVICE

Free

