

**ALCOA PITTSBURGH FCU**  
**FEE SCHEDULE- updated October 2017**



**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) per month
More than five (5) per month	\$1.00 each
Return of ATM Deposit	\$25.00 per item
Bill Payer	
Inactive Account (after 60 days)	\$1.00 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)	\$1.00 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)	\$25.00 per transfer
Western Union (Foreign)	\$25.00 per transfer plus 2% of amount 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*	\$5.00 per month
*Balances below the \$5.00 minimum required	
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 Account (Inactive for over 12 months)	\$1.00 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 2% 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