

Personal: Schedule of Fees & Charges

Effective: 6/6/2022 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
SHARE ACCOUNTS		Visa Reloadable 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	
PERSONAL CHECKING		Other non-AltaOne fees may apply on reloadable cards. Please refer to the documentation that came with your card, or visit www.myreloadable.com. ATM Adjustment \$25 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 \$5 Share Account Closure within 90 days of opening date \$25			
REAL ESTATE		PAYMENT OPTIONS	
Monthly Service Charge No Charge 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 \$30 per presentment Courtesy Pay Overdraft Protection..... \$30 per presentment Return Items \$25 each Exception Item..... \$5		Electronic Payment Fee \$8	
REFINANCE / MODIFICATION		SAFE DEPOSIT BOXES	
Real Estate Loan Demands..... \$30 each Real Estate Mortgage Processing Fee..... \$1,500 Consumer Refinance Fee..... 1% or a minimum of \$100 Real Estate Modification Fee..... 1% or a minimum of \$1,500		(Bakersfield Ming, Bakersfield Riverwalk, Bishop, Boron, California City, Lake Isabella, Ridgecrest Corporate, Ridgecrest North, Tehachapi Tucker Road only) Box Ranges \$20-\$100 Forced Box Opening \$250 Key Deposit..... \$5 each	
IRA		OTHER SERVICE FEES	
IRA Annual Maintenance \$15 (Yearly fee is applied to all IRAs opened prior to June 1) IRA Transfer..... \$20		Mailed account statement* \$2 Copy of Statement or Transaction Receipt..... \$3 each FAX - (Sent)..... \$3 per page 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..... \$3 Notice of Escheat \$2 Non-Member Cash Advance Processing Fee \$5 Official Checks..... \$5 Returned Mail Address Correction..... \$5 Special Statements or Status of Account Letter \$3 each	
MONEY MARKET			
AltaAdvantage Excess Withdrawal..... \$25			
ATM / DEBIT / CREDIT CARDS			
Visa® Card 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 Non-Reloadable Gift Cards Members \$3 Non-Members..... \$5 Inactivity Fee \$2.95			
ELECTRONIC SERVICES			
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) \$10 Wire - U.S. (Outgoing)..... \$25 Wire - International (Outgoing) \$45			

FEES SUBJECT TO CHANGE WITHOUT NOTICE

*No fee for primary members under 18 or 65 and over.
There is no fee to receive Visa statements.



Contact us for more information, at: 760-371-7000 | TOLL-FREE 1-800-433-9727 | AltaOne.org

