DenaliAlaskan
FEDERAL CREDIT UNION

FEE SCHEDULE
Effective November 16, 2012

CREDIT UNION MEMBERSHIP	
MEMBERSHIP FEE	$10.00
MEMBERSHIP SHARE	$5.00 par value
SAVINGS FEE (Recurring Monthly)	$5.00 (Waived if member is under age 21, has a checking account, direct deposit or average of $500 or more in total loan/share balances within account number)
CHECKING ACCOUNT FEES	
ADVANTAGE PLUS	$5.00 monthly package fee
ADVANTAGE LEGACY PLUS	$4.00 monthly package fee
ADVANTAGE	$7.00 monthly package fee if minimum balance not maintained
ADVANTAGE LEGACY	$7.00 monthly package fee if minimum balance not maintained
CHECK COPY	
LESS THAN 6 MONTHS	$3.50 each
GREATER THAN 6 MONTHS	$5.00 each
CHECK PRINTING	Prices vary depending on style
CHECK STOP PAYMENT	$20.00
CHECKING PLUS LOW BALANCE FEE	$5.00 if minimum balance not maintained
COUNTER CHECKS	12 free w/new account; four for $1.00 thereafter
MICR QUALITY REJECTION ERROR	$2.00 each
MONEY MARKET CHECKING LOW BALANCE FEE	$5.00 if balance falls below $100.00
NON-SUFFICIENT FUNDS	$30.00
OVERDRAFT FEE	$6.00 transfer per item from share/checking ($0 from Quick Cash/Vari-Quick)
GOPlus* (Guaranteed Overdraft Protection)	$30.00
VISA CHECK CARD OVERDRAFT	$30.00
PRE-AUTHORIZED SPECIAL HANDLING FEE	$30.00
ATM FEES	
ATM TRANSACTION (at Denali Alaskan ATMs)	FREE to Denali Alaskan members, $3.00 charge to all foreign card holders
INSTANT ISSUE CHECK CARD FEE	$12.00
PIN RE-ISSUE	$5.00
TRANSACTION VERIFICATION PHOTO (Unauthorized Usage)	$50.00 per request
VISA FEES	
ANNUAL FEE (SHARE SECURED)	$15.00
CARD REPLACEMENT	$5.00
CASH ADVANCE FEE- NON MEMBER	$10.00
VISA LATE PAYMENT	$15.00
MULTI-CURRENCY TRANSACTION FEE	1.80%
SINGLE-CURRENCY TRANSACTION FEE	1.80%
RUSH PROCESSING VISA CARD	$30.00
REAL ESTATE FEES	
SUBORDINATION FEE	$35.00
CONSTRUCTION ADVANCE FEE	$25.00
INSPECTION FEE	$50.00
PARTIAL RELEASE OF COLLATERAL	$25.00
PAYOFF QUOTE FEE	$25.00
PAYOFF QUOTE UPDATE	$10.00
RECONVEYANCE FEE (ALASKA) ABOVE RECORDERS OFFICE FEE	$35.00
RELEASE OF MORTGAGOR (may vary based on investor guidelines)	$500.00
FIRST DEED OF TRUST ORIGINATION FEE	1%
SECOND DEED OF TRUST ORIGINATION FEE	1%
EQUITY ADVANTAGE LINE OF CREDIT ORIGINATION FEE	0.50%
VACANT LAND/RECREATIONAL PROPERTY ORIGINATION FEE	2%
RESIDENTIAL LOT LOAN ORIGINATION FEE	2%
INTERIM CONSTRUCTION LOAN ORIGINATION FEE	2%
MISCELLANEOUS FEES	
ACCOUNT CLOSURE FEE	$15.00 (within 180 days)
ACCOUNT RESEARCH	$20.00 per hour
ACH SETUP	$10.00 one time fee
ACH STOP PAYMENT FEE	$20.00
ACH ONE-TIME PAYMENT FEE	$6.00
BAD ADDRESS FEE	$7.00
BANK WIRE - DOMESTIC	$25.00
BANK WIRE - FOREIGN	$60.00
BANK WIRE - INCOMING	$10.00
CHECK CASHING FEE (Member)	$3.00 (waived with $100 average balance or other account services)
COIN COUNTER MACHINE	5% of total collected
COLLATERAL SUBSTITUTION FEE	$30.00
COLLECTION ITEM	Cost+ $5.00 (Incoming check or outgoing domestic)
CONVENIENCE PROCESSING FEE (VISA payment by phone)	$10.00
COPY CHARGES	$1.00 per page
CREDIT UNION CHECK	$2.00
CREDIT UNION CHECK STOP PAYMENT	$25.00
DORMANT ACCOUNT	$10.00/Month

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MISCELLANEOUS FEES (continued)	
EASY PAY BILL PAYER	FREE to accounts with an active Visa Check Card, E-statements and actively use Easy Pay ($5.95/Month for all others; includes 10 bill payments; additional Payments at $0.65 each) $25.00 Easy Pay Stop Payment Fee $20.00 Easy Pay Check Copy Fee
ESCHEATMENT FEE	$25.00
FAX SERVICE	$2.00 First page, $1.00 each additional page
FAXED DUPLICATE STATEMENT	$10.00
FEDWIRE RESEARCH	$15.00 after one week
INTERNATIONAL COLLECTION ITEM	$5.00 each
INTERNATIONAL COLLECTION ITEM, SWIFT/TRACER (On outgoing item)	$5.00 each
IRA EARLY WITHDRAWAL OR TRANSFER FEE	$20.00 after six withdrawals annually
IRA LOW BALANCE FEE	$5.00/quarter if balance falls below $100.00
IRA TERMINATION FEE	$25.00
LEGAL PROCESS/LEVY FEE	$100.00
LOAN EXTENSION FEE	$30.00
LOAN MODIFICATION FEE	$30.00
MEDALLION SIGNATURE GUARANTEE	$10.00 *waived for Brokerage Service clients
MONEY MARKET SAVINGS LOW BALANCE FEE	$5.00
MONEY ORDER	$1.50
MORTGAGE LOAN VERIFICATION	$10.00/$15.00 for rush verification
NON-SUFFICIENT FUNDS DEPOSIT/RETURNED ITEMS	$30.00 from members/$5.00 from 3rd party
NOTARY SERVICE NON-MEMBERS	$5.00
REPOSESSION REDEMPTION FEE	$100.00
SAFE DEPOSIT BOX DRILLING	$195.00
SAFE DEPOSIT BOXES	3x5:$25.00/yr;3x10:$50.00/yr;5x10:$75.00/yr;10x10:$125.00/yr
SAFE DEPOSIT BOX LATE FEE	$10.00
SAFE DEPOSIT BOX ADMINISTRATION FEE (one time only fee)	$25.00
SHARE ACCOUNT RE-OPEN	$5.00
SKIP-A-PAY FEE	$30.00
STATEMENT COPIES	**$3.00**
TITLE CHANGES (e.g. legal name changes)	$35.00
TRAVELERS CHEQUES	1% - 1.5% of purchase
WESTERN UNION	Cost + $10.00

Fees subject to change without notice — For the month of February 2013

*The Credit Union's GOPlus program is a discretionary policy. For example, we typically do not pay overdrafts if your account is not in good standing, or if you loan is delinquent more than 30 days, or if your are not making regular deposits, or you have too many overdrafts.