

FEE SCHEDULE
Effective July 2010

Credit Union Membership	
MEMBERSHIP FEE	\$5.00
MEMBERSHIP SHARE	\$5.00 par value
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	\$15.00
CHECKING PLUS LOW BALANCE FEE	\$5.00 if minimum balance not maintained
COUNTER CHECKS	15 free w/new account; \$.25 each thereafter
OVERDRAFT FEE	\$5.00 transfer per item/\$0 from Quick Cash/VISA CreditCard/Vari-Quick
GOPlus* (Guaranteed Overdraft Protection)	\$30.00
VISA Check Card Overdraft	\$30.00
NON-SUFFICIENT FUNDS	\$30.00
PRE-AUTHORIZED HANDLING FEE	\$25.00
MONEY MARKET CHECKING LOW BALANCE FEE	\$5.00 if minimum balance not maintained
ATM FEES	
ATM TRANSACTION	FREE to Denali Alaskan members
PIN RE-ISSUE	\$5.00
VISA FEES	
ANNUAL FEE (SHARE SECURED CARDS ONLY)	\$15.00
CARD REPLACEMENT	\$5.00
LATE FEE	\$15.00
MULTI-CURRENCY TRANSACTION FEE	2.00%
RUSH PROCESSING VISA CARD	\$30.00
SINGLE-CURRENCY TRANSACTION FEE	1.80%
MISCELLANEOUS FEES	
ACCOUNT CLOSURE	\$10.00 (within 180 days)
ACCOUNT RESEARCH	\$20.00 per hour
ACH STOP PAYMENT FEE	\$15.00
BAD ADDRESS FEE	\$5.00
BANK WIRE	
DOMESTIC	\$20.00
FOREIGN	\$60.00
COLLECTION ITEM	Cost
COPY CHARGES	\$1.00 per page
CREDIT UNION CHECK	1st FREE; \$2.00 each thereafter
CREDIT UNION CHECK STOP PAYMENT	\$25.00
DORMANT ACCOUNT	\$10.00/Month
EASY PAY BILL PAYER	FREE to accounts with an active Visa Check Card, E-statements and actively use Easy Pay (\$4.95/Month for all others; includes 10 bill payments; additional Payments at \$0.35 each)
	\$25.00 Stop Payment Fee
	\$20.00 Check Copy Fee
FAXED DUPLICATE STATEMENT	\$10.00
FEDWIRE RESEARCH	\$15.00 after one week
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	\$5.00
LEGAL PROCESS	\$50.00
LOAN REFINANCE	\$25.00
MEDALLION SIG. GUARANTEE	\$5.00 *waived for Brokerage Service clients
MONEY MARKET SAVINGS LOW BALANCE FEE	\$5.00
MONEY ORDER	\$1.50
MORTGAGE LOAN VERIFICATION	\$10.00
NON-SUFFICIENT FUNDS CHECK & RETURNED ITEMS	\$30.00 from members/\$0 from 3rd party
NOTARY SERVICE NON-MEMBERS	\$5.00
CONVENIENCE PROCESSING FEE	\$5.00
SAFE DEPOSIT BOX DRILLING	Cost + \$30.00
SAFE DEPOSIT BOXES	3x5:\$25.00/yr;3x10:\$50.00/yr;5x10:\$75.00/yr;10x10:\$125.00/yr
SAFE DEPOSIT ADMINISTRATION FEE (one time only fee)	\$25.00
STATEMENT COPIES	\$3.00
TITLE CHANGES (e.g. legal name changes)	\$35.00
TRAVELERS CHEQUES	1% - 1.5% or purchase
WESTERN UNION	Cost + \$10.00

Fees subject to change without notice

For the month of September 2010

*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 your loan is delinquent more than 30 days, or if you are not making regular deposits, or you have too many overdrafts.