

# Account Fee Schedule



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www.denalifcu.org

## 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
Check Copy Greater Than 6 Months .....	\$5.00 each
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
Courtesy Transfer Fee ....	\$6.00 transfer 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
Check Printing .....	Prices vary depending on style

## ATM Fees

ATM Transaction (at Denali ATMs) .....	FREE to Denali 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
Out of Network ATM Withdrawal Fee .....	\$1.00
Out of Network ATM Transfer Fee .....	\$1.00
Out of Network ATM Statement/Balance Inquiry Fee .....	\$1.00
Out of Network ATM Declined Transaction Fee .....	\$1.00
Out of Network ATM Invalid PIN Attempt Fee .....	\$1.00

## 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
VISA Credit Card Returned Payment Fee .....	Up to \$20.00

## Real Estate Fees

Subordination Fee .....	\$35.00
Construction Draw Fee .....	\$25.00
Inspection Fee .....	\$50.00
Payoff Quote Fee .....	\$25.00
Payoff Quote Update .....	\$10.00
Reconveyance Fee (Alaska) .....	\$60.00
FHA Title I Home Improvement Loan .....	1% for the 1st year
Equity Advantage Line of Credit Origination Fee .....	0.50%-1%**
Residential Lot Loan Origination Fee .....	2%**
Interim Construction Loan Origination Fee .....	2%**
** Minimum \$500.00 Fee on all Real Estate Loans	

## Miscellaneous Fees

Account Closure Fee .....	\$15.00 (within 180 days)
Account Research .....	\$20.00 per hour
Automatic Withdrawal From Other Institution .....	\$10.00
(one time fee)	
ACH Stop Payment Fee .....	\$20.00
ACH One-Time Payment Fee .....	\$6.00
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)	

**Questions? Please visit or call us anytime we're open for business.**

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
Online Bill Pay .....	FREE (to accounts with an active Visa Check Card, E-statements and actively use Online Bill Pay)
Online Bill Pay (all others) .....	\$5.95/Month (includes 10 bill payments; additional Payments at \$0.65 each)
Online Bill Pay Stop Payment Fee .....	\$25.00
Online Bill Pay Check Copy Fee .....	\$20.00
Bad Address Fee .....	\$7.00
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
Rush Mortgage Loan Verification .....	\$15.00
Return Deposit Item Fee .....	\$30.00 from members (\$5.00 from 3rd party)
Repossession Redemption Fee .....	\$100.00
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
ACH One-Time Payment Fee .....	\$6.00

**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 (one time only) .....	\$25.00
Safe Deposit Box Drilling .....	\$195.00

Effective Date: August 15, 2017

Fees subject to change without notice

*\*The Credit Union's GOPlus program is discretionary. 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.*



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