



# Fee Schedule

Effective May 1, 2026

## Fees Applicable to All Accounts/Loans

|  |                     |
|--|---------------------|
| <b>Account/Loan Research</b> (per hour; 1hr. min. charge).....   | up to \$50.00       |
| <small>Also includes Subpoenas, Garnishments, Discovery of Assets, IRS levy, Judgments, etc.</small>                                   |                     |
| <b>Account Verification</b> (per inquiry; non-Alero loans).....  | \$15.00             |
| <b>Cashier's Check</b> (per item).....   | \$5.00              |
| <b>Check Cashing</b> (per item).....   | \$5.00              |
| <small>For members with less than the required minimum balance on deposit in Regular Share Account without payroll allocation.</small> |                     |
| <b>Check Withdrawal</b> (per item).....  | \$5.00              |
| <small>Waived for members 65 &amp; over.</small>   |                     |
| <b>Copy of Tax Form — 1042, 1098, 1099, 5498</b> (per item).....   | \$5.00              |
| <b>Corporate Check</b> (per item; payable to a third party).....   | \$3.00              |
| <b>Duplicate Statement Copy</b> (per statement).....   | \$5.00              |
| <small>Other than current period.</small>  |                     |
| <b>Inactive Account</b> (per month; subject to state law).....   | \$15.00             |
| <b>Interim Statement Printout</b> (per printout).....  | \$5.00              |
| <b>Late Payment</b>  |                     |
| First Mortgage.....  | up to 5% of payment |
| All Other Loans.....   | \$39.00             |
| <b>Lien Filing/Release</b> .....   | Actual Cost         |
| <b>Loan Skip-A-Payment</b> (per loan when offered).....  | \$39.00             |
| <b>Money Order</b> (per item).....   | \$1.00              |
| <b>Open Transfer Rejected Item</b> .....   | \$39.00             |
| <b>Overnight Delivery</b> (per item).....  | up to \$30.00       |
| <b>Quick Cash Line of Credit Application</b> .....   | \$35.00             |
| <small>To establish or re-establish line of credit.</small>  |                     |
| <b>Real Estate Payoff Request</b> (per item).....  | \$25.00             |
| <b>Returned ACH/Check Item</b> .....   | up to \$39.00       |
| <small>Not paid to source as non-sufficient funds (NSF) or uncollected funds (UCF).</small>  |                     |
| <b>Returned Item</b> .....   | \$39.00             |
| <small>Payment item/same party check</small>   |                     |
| <b>Returned Statements/Mail</b> (per address change).....  | \$15.00             |
| <b>Share-to-Share Transfer</b> (per item).....   | \$5.00              |
| <small>Phone request (no charge if done online or with your mobile device) waived for members 65 &amp; over.</small>                   |                     |
| <b>Shared Branching</b> (deposit/payment).....   | FREE                |
| <b>Shared Branching</b> (withdrawal or cash back; per item).....   | \$3.00              |
| <b>Stop Payment Order</b> (per item).....  | \$29.00             |
| <small>ACH, Bill Pay, Corporate Check, Share Draft/Check</small>   |                     |
| <b>Subordination</b> (per loan).....   | \$100.00            |
| <b>Swivel Pay</b> (Per requested payment).....   | \$10.00             |
| <b>Unclaimed Property</b> (subject to state law).....  | up to \$50.00       |
| <b>Card Rush</b> .....   | \$40.00             |
| <b>Currency Conversion</b> .....   | 1% of transaction   |
| <small>Foreign transactions</small>  |                     |
| <b>Document Copy</b> (per item).....   | \$15.00             |

*Continued...*

**Alero Financial**

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## Fees Applicable to All Accounts/Loans (Cont.)

|   |                   |
|---|-------------------|
| <b>International Service Assessment (ISA)</b> ..... | 1% of transaction |
| Foreign currency card transactions                  |                   |
| <b>Replacement Card</b> (per card).....             | \$20.00           |
| <b>Returned Payment</b> .....                       | up to \$25.00     |
| <b>Wire Transfer Domestic</b> (per item).....       | \$30.00           |
| <b>Wire Transfer International</b> (per item).....  | \$45.00           |

## Regular Share Accounts

|  |         |
|--|---------|
| <b>Club/Specialty Account Withdrawal</b> (per item)..... | \$10.00 |
| Fee is waived for the first 2 withdrawals per month.     |         |
| <b>Regular Share Savings Withdrawal</b> (per item).....  | \$10.00 |
| Fee is waived for the first 4 withdrawals per month.     |         |

## Individual Retirement Accounts (IRAs)

|                                   |         |
|-----------------------------------|---------|
| <b>IRA Trustee Transfer</b> ..... | \$25.00 |
|-----------------------------------|---------|

## Checking Accounts

### Non-Proprietary ATM Withdrawal

|  |        |
|--|--------|
| (per occurrence).....  | \$2.50 |
| Fee is waived for the first 7 non-proprietary ATM withdrawals per month. |        |

|   |        |
|---|--------|
| <b>Basic Checking Monthly Service Fee</b> ..... | \$2.00 |
| Fee is waived if signed up for eStatements.     |        |

|   |        |
|---|--------|
| <b>Alero Plus Checking Monthly Fee</b> .....                      | \$5.95 |
| Fee may be waived by maintaining a \$3,000 average daily balance. |        |

|   |        |
|---|--------|
| <b>Fusion Plus Checking Monthly Service Fee</b> .....   | \$7.95 |
| Fee may be waived by maintaining a \$5,000 average daily balance and enrollment in eStatements. |        |

|                                    |                 |
|------------------------------------|-----------------|
| <b>Check Printing Charge</b> ..... | Varies by style |
|------------------------------------|-----------------|

|   |        |
|---|--------|
| <b>Expedited Bill Pay</b> (per item)..... | \$9.95 |
|---|--------|

|  |         |
|--|---------|
| <b>Overdraft Item</b> (per item paid).....   | \$39.00 |
| Created by check, in-person withdrawal, ATM withdrawal, or other electronic means. |         |

|  |        |
|--|--------|
| <b>Photocopy of Paid Check</b> (per item) free online..... | \$5.00 |
|--|--------|

|   |        |
|---|--------|
| <b>Rewards Advantage Checking</b> (per month).....  | \$6.00 |
| Fee is waived if signed up for eStatements and complete at least 10 signature-based purchases with your Alero Financial Debit Card within a statement period. |        |

|   |         |
|---|---------|
| <b>Share-to-Share Transfer to Cover Overdraft</b> (per transfer)..... | \$18.00 |
|---|---------|

## Safe Deposit Boxes (where available)

|   |                    |
|---|--------------------|
| <b>Safe Deposit Box Sizes and Annual Cost</b> ..... | Varies by location |
|---|--------------------|

|   |         |
|---|---------|
| <b>Safe Deposit Box Replacement Key</b> ..... | \$25.00 |
|---|---------|

|                                     |          |
|-------------------------------------|----------|
| <b>Safe Deposit Box Drill</b> ..... | \$140.00 |
|-------------------------------------|----------|

|  |         |
|--|---------|
| <b>Safe Deposit Box Payment</b> (30 days or more)..... | \$10.00 |
|--|---------|

