Alero™
FINANCIAL

Fee Schedule

Effective September 1, 2026

Fees Applicable to All Accounts/Loans

Account/Loan Research (per hour; 1hr. min. charge).....up to $50.00
Also includes Subpoenas, Garnishments, Discovery of Assets, IRS levy, Judgments, etc.

Account Verification (per inquiry; non-Alero loans).....$15.00

Cashier's Check (per item).....$5.00

Check Cashing (per item).....$5.00
For members with less than the required minimum balance on deposit in Regular Share Account without payroll allocation.

Check Withdrawal (per item).....$5.00
Waived for members 65 & over.

Copy of Tax Form — 1042, 1098, 1099, 5498 (per item).....$5.00

Corporate Check (per item; payable to a third party).....$3.00

Duplicate Statement Copy (per statement).....$5.00
Other than current period.

Inactive Account (per month; subject to state law).....$15.00

Interim Statement Printout (per printout).....$5.00

Late Payment

First Mortgage.....up to 5% of payment

All Other Loans.....$39.00

Lien Filing/Release.....Actual Cost

Loan Skip-A-Payment (per loan when offered).....$39.00

Money Order (per item).....$1.00

Open Transfer Rejected Item.....$39.00

Overnight Delivery (per item).....up to $30.00

Quick Cash Line of Credit Application.....$35.00
To establish or re-establish line of credit.

Real Estate Payoff Request (per item).....$25.00

Returned ACH/Check Item .....up to $39.00
Not paid to source as non-sufficient funds (NSF) or uncollected funds (UCF).

Returned Item $39.00
Payment item/same party check

Returned Statements/Mail (per address change).....$15.00

Share-to-Share Transfer (per item).....$5.00
Phone request (no charge if done online or with your mobile device) waived for members 65 & over.

Shared Branching (deposit/payment).....FREE

Shared Branching (withdrawal or cash back; per item).....$3.00

Stop Payment Order (per item).....$29.00
ACH, Bill Pay, Corporate Check, Share Draft/Check

Subordination (per loan).....$100.00

Swivel Pay (Per requested payment).....$10.00

Unclaimed Property (subject to state law).....up to $50.00

Card Rush $40.00

Currency Conversion.....1% of transaction
Foreign transactions

Document Copy (per item).....$15.00

Continued...

Fees Applicable to All Accounts/Loans (Cont.)

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

Regular Share Accounts

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

Individual Retirement Accounts (IRAs)

IRA Trustee Transfer.....$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.
Basic Checking Monthly Service Fee.....$2.00
Fee is waived if signed up for eStatements.
Alero Plus Checking Monthly Fee.....$5.95
Fee may be waived by maintaining a $3,000 average daily balance.
Fusion Plus Checking Monthly Service Fee.....$7.95
Fee may be waived by maintaining a $5,000 average daily balance and enrollment in eStatements.
Check Printing Charge.....Varies by style
Expedited Bill Pay (per item).....$9.95
Overdraft Item (per item paid).....$39.00
Created by check, in-person withdrawal, ATM withdrawal, or other electronic means.
Photocopy of Paid Check (per item) free online.....$5.00
Rewards Advantage Checking (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.
Share-to-Share Transfer to Cover Overdraft (per transfer).....$18.00

Safe Deposit Boxes (where available)

Safe Deposit Box Sizes and Annual Cost.....Varies by location
Safe Deposit Box Replacement Key.....$25.00
Safe Deposit Box Drill $140.00
Safe Deposit Box Payment (30 days or more).....$10.00

EQUAL HOUSING OPPORTUNITY

Rev. 9/2026

Federally insured by NCUA.

Alero Financial
1-800-359-1939 • Alerofinancial.org