



Fee Schedule

Effective October 1, 2026

Fees Applicable to All Accounts/Loans

Account/Loan Research (per hour; 1 hr. min. charge).....up to \$50.00

Also includes Subpoenas, Garnishments, Discovery of Assets, IRS levy, Judgments, etc.

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

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

\$5 fee for phone requests. No fee for members 65+ or for requests made online or through the mobile app.

Check Cashing (per item).....\$5.00

For members with less than the required minimum balance on deposit in Regular Share Account without payroll allocation.

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

\$5 fee for phone requests. No fee for members 65+ or for requests made online or through the mobile app.

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

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

Regular Share Savings Withdrawal (per item).....\$10.00

Fee is waived for the first 4 withdrawals per month.

Club/Specialty Account Withdrawal (per item).....\$10.00

Fee is waived for the first 2 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

Payment item/same party check

Alero Plus Checking Monthly Service Charge.....\$5.95

Charge may be waived by maintaining a \$3,000 average daily balance.

Fusion Plus Checking Monthly Service Charge.....\$7.95

Charge 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 Late Payment (30 days or more).....\$10.00

