Fee Schedule

Effective November 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 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-Proprierty ATM Withdrawal (per occurence).....$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

California Resident Fee Exceptions

Returned ACH/Check Item.....up to $14.00
Not paid to source as non-sufficient funds (NSF) or uncollected funds (UCF).

Returned Item.....$14.00
Payment item/same party check.

Overdraft Item (per item paid).....$14.00
Created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

Share-to-Share Transfer to Cover Overdraft (per transfer).....$14.00

EQUAL HOUSING OPPORTUNITY

Rev. 11/2026

Federally insured by NCUA.

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