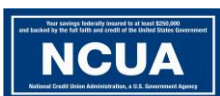


FEE SCHEDULE

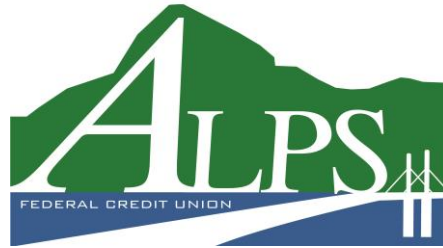
Updated September 2016

DESCRIPTION	FEES
Credit Union Membership	
Membership Share	\$5.00 par value
Checking Account Fees	
Check Printing	Prices vary depending on style
Counter Checks	12 free w/new account, four for \$1.00 thereafter
Non-Sufficient Funds	\$20.00 each
Overdraft Transfer	\$5.00 each
Rejected Micr	\$2.00 each
Stop Pay	\$20.00 per request
Visa Debit Card & ATM Fees	
ATM Transaction (At ALPS ATMs)	Free to members, \$3.00 to foreign card holders
Initial Card Issue	Free
Renewal Card	Free
Replacement Card	\$10.00 each
Transaction Verification Photo (Unauth. Usage)	\$50.00 per request
Miscellaneous Fees	
Account Closure	\$25.00 (within 180 days)
Account Closure (Credit Union Initiated)	\$25.00
Account Reconciliation	\$25.00/hour
Account Research	\$25.00/hour
ACH Transaction (In Branch)	\$5.00 one time setup fee
Cashier's Check	1 free a month, \$3.00 each thereafter
Money Order	\$3.00 each
Wire Transfer (Domestic)	\$20.00 each
Wire Transfer (Foreign)	\$50.00 each
Incoming Wire Deposit	\$5.00 each
Legal Process	\$50.00
Returned Deposit Item	\$5.00 first item of the month, \$10.00 each thereafter
Returned Statement Mail	\$5.00/statement
Returned other Mail	\$5.00/month
Statement Reprint	\$5.00/statement
Dormant Inactive Account	\$10.00/year if account receives no activity for 1 year
Negative Balance Fee	\$5.00/day if negative more than 4 days
Inactivity/Minimum Balance	\$5.00/month if account is inactive for more than 90 calendar days and has a balance below \$100.00. When account reaches \$0.00 balance it will be closed.



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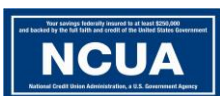




FEE SCHEDULE

Updated September 2016

DESCRIPTION	FEES
Miscellaneous Fees - Continued	
Excessive Withdrawal	<p>\$3.00/withdrawal. For all share account types (except checking accounts): During any calendar month, each share account type may not have more than six withdrawals from or transfers to another Credit Union account of yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction, or by check, draft, debit card, if applicable, or similar order to a third party. If you exceed these limitations, the account will be subject to closure.</p>
Check Cashing Fee	<p>\$7.50/check for non-members Members who have an ALPS checking, savings and/or money market account:</p> <ul style="list-style-type: none"> • If you have an ALPS checking, savings and/or money market account with enough money in your accounts to cover the amount of the check being cashed, the check may be cashed with no fee. Under our funds availability policy, we may place a hold on funds in your accounts for the same amount as the check being cashed. • If you have an ALPS checking, savings and/or money market account and you do not have enough money in your accounts to cover the amount of the check being cashed, we may still cash the check. If the check was drawn on an ALPS account, there will be no fee. Otherwise, a check cashing fee may apply. <p>TIP: You may avoid check cashing fees by depositing your checks rather than cashing them.</p>



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