

Savings Accounts

Below Required Savings Min. Balance (monthly)	\$10.00
<i>(Fee waived on accounts with balances of \$5.00 or more)</i>	
Dormant Account (per quarter)	\$15.00
<i>(Considered dormant if no loan payment or transaction, deposit or withdrawal for 12 months or more. Fee waived on balances of \$200 or under age 18.)</i>	
Holiday Club Account Early Withdrawal	\$5.00
Cash Withdrawal from Savings (after 6 per quarter)	\$5.00

Checking Accounts

Account Options:

55+ Checking Monthly Service Fee	FREE or \$5.00
Active Checking Monthly Service Fee	FREE or \$8.00
Business Checking Monthly Service Fee	\$10.00
Credit Starter Checking Monthly Service Fee	FREE or \$2.00
eChecking Monthly Service Fee	\$2.00 or \$10.00
Interest Checking Monthly Service Fee	FREE or \$8.00
Pulse Checking Monthly Service Fee	\$5.00 or \$10.00
Student Checking Monthly Service Fee	FREE or \$2.00
Copy of Check (via fax or U.S. mail)	\$10.00
Copy of Check (via Home Banking)	FREE
Copy of Debit Card Sales Slip	\$10.00
Debit Card Chargeback (denied items only)	\$30.00
eChecking Inquiry, Transfer, Withdrawal (each)	\$3.00
eChecking Teller Transaction (other than deposits)	\$5.00
Non-Sufficient Funds Item (each)	\$32.00
Personal Check Orders (dependent on check style)	varies
Stop Payment (all items)	\$30.00
Stop Payment (series of items)	\$30.00
Temporary Checks (4 checks)	\$5.00
Overdraft Transfers	FREE

Loan Accounts

CAR GUYS Program (using Alive CU Financing)	FREE
CAR GUYS Program (not using Alive CU Financing)	\$100.00
Existing Alive CU Loan Refinance Processing Fee	\$25.00
Expedited Title Fee	\$10.00
Repossession or Litigation Handling Fee <i>costs plus</i>	\$100.00

ATM and Debit Cards

ATM/Debit Card Courtesy Pay	\$32.00
ATM/Debit Card/Mobile Deposit Revoke Fee	\$100.00
Expedited Debit Card/PIN	\$35.00
Initial Standard Debit Card	FREE
Initial Custom Debit Card	\$10.00
Replacement ATM/Debit Card (except fraud)	\$10.00
Inquiry, Deposit, Transfer, Withdrawal (Alive CU ATM)	FREE
Inquiry, Transfer (non-Alive CU ATM, each)	\$2.00
Prepaid Debit Card	\$5.95
Reissue ATM/Debit Card PIN	\$10.00
Withdrawal (non-Alive CUHERE or Presto CU ATM, after 5 in one month)	\$2.00

Health Savings Account (HSA) & Individual Retirement Account (IRA)

Annual Maintenance Fee	\$25.00
Monthly Fee (waived with \$100 minimum balance)	\$10.00
HSA Termination Fee (rollover, transfer, withdrawal)	\$5.00
IRA Termination Fee (rollover, transfer, withdrawal)	\$25.00

Services

ACH Early Deposit Fee (each)	\$3.00
Bill Payer (except with Credit Starter Checking)	FREE
Bill Payer Dormant Fee (no activity for 90 days)	\$5.95
Bill Payer with Credit Starter Checking	\$3.95
Bill Payer Stop Payments	\$30.00
Bill Payer Denied Disputes	\$30.00
Check Cashing Fee (per item)	\$5.00
<i>(waived for aggregate balance over \$200.00)</i>	
Check Cashing Fee (select account types)	1% of cash received
Coin Machine Service (member - consumer)	FREE
Coin Machine Service (member - business)	3.00%
Coin Machine Service (non-member) <i>percent of transaction</i>	6.00%
eStatements	FREE
Gift Card Activation Fee	\$3.50
Gift Checks	\$5.00
Long Distance Fax (per page)	\$1.00
Notary Fee (member)	FREE
Notary Fee (non-member)	\$10.00
Official Check Withdrawal over 1 per day (each)	\$3.00
Official Letter	\$5.00
Overnight Mail - <i>costs plus</i>	\$5.00
Payment by Phone	\$5.00
Safe Deposit Box Annual Fee (3x5)	\$25.00
Safe Deposit Box Annual Fee (3x10)	\$45.00
Safe Deposit Box Annual Fee (5x10)	\$55.00
Safe Deposit Box Annual Fee (10x10)	\$75.00
Safe Deposit Box Replacement Keys/Lock Redrilling <i>costs plus</i>	\$75.00
Traveler's Checks - single party	FREE
Traveler's Checks - two party (per pack)	\$1.00
Wire Transfer (incoming - consumer)	\$3.50
Wire Transfer (incoming - business)	\$10.00
Wire Transfer (outgoing - domestic)	\$20.00

General Fees

Account Closed by CU for Unsatisfactory Handling	\$100.00
Account Closed within 90 Days of Opening	\$10.00
Account Research (per hour - minimum one hour)	\$25.00
ACH/Check/Recurring Debit Withdrawals in Excess of Available Funds (each)	\$32.00
ACH Bill Pay/Home Banking Non-Sufficient Funds	\$10.00
Bad Address/Returned Mail Monthly Fee	\$8.00
Collection Item	\$15.00
Deposited Checks, Other Items Returned Unpaid	\$25.00
Deposited Checks, Other Items Returned Unpaid (<i>me to me</i>)	\$35.00
Garnishments, Levies, and Any Legal Reviews	\$100.00
Incorrect Social Security # or Tax ID #, Per Year <i>costs plus</i>	\$50.00
Statement Copy (duplicate)	\$5.00
Stop Payment Official Check	\$25.00

Real Estate/Mortgage

Mortgage Subordination Agreement	\$100.00
Verification of Deposit (requested by other institutions)	\$25.00

All rates and fees subject to change.

January 2015



Bank Healthier. Live Happier.

Account Disclosure and Fee Schedule

We have been providing
high quality, low cost
financial services to
members since 1954.

Many of our services are
available at no cost,
beginning with your *free*
lifetime membership!

For more information,
please contact us at:

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alivecu.coop

ALIVE CREDIT UNION ACCOUNT DISCLOSURE & FEE SCHEDULE

Charges and Fees:

This Account Disclosure and Fee Schedule, which is incorporated into your Master Account Agreement with Alive Credit Union, sets forth certain conditions, rates, fees and charges applicable to your accounts.

Dividend Information:

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of dividend period. Except as otherwise disclosed, the dividend period for our accounts is quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such period is March 31. The dividend declaration date is the last date of the dividend period, and for the example above would be March 31. All other dividend periods follow this same pattern of dates. The dividend rate and APY may change as determined by the Credit Union's Board of Directors. Dividends are calculated by the average daily balance method, which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full balance account for each day of the period and dividing that figure by the number of days in the period. Dividends will begin to accrue on the business day you deposit non-cash items (e.g. checks) to your account. Dividends will be compounded and credited quarterly to the account (on accounts which receive dividends) on the last day of the quarter. If you close an account prior to the end of the dividend period, you will forfeit all dividends not yet credited. Savings accounts earn dividends on balances over \$100.00.

Share Account:

As of _____
 Dividend Rate was _____ %
 Annual Percentage Yield was _____ %

Interest Checking Account:

You must maintain a minimum daily balance of \$2,500.00 in your Interest Checking account to avoid a service fee. If during any month your average daily balance is below the required minimum, your account will be subject to a service fee of \$8.00 for that month.

Club Account (Vacation, Holiday, Healthy Kids Club):

As of _____
 Dividend Rate was _____ %
 Annual Percentage Yield was _____ %

Club Account Transaction Limitations:

You will be subject to an early withdrawal fee if you withdraw before annual disbursement date established by Credit Union.

IRA and Health Savings Accounts:

The disclosures for Share and Certificates apply to regular and IRA Shares, IRA Certificates and Health Savings Accounts. Share and Certificates in an IRA or HSA will be owned by the Credit Union as Trustee of the IRA or HSA.

Term Share (Certificate) Account:

Minimum balance to open Certificate is \$500.00. As of _____, the Interest Rate and the Annual Percentage Yield for this account was:

Certificate Type	Interest Rate	Annual Percentage Yield
6 months	_____	_____
1 year	_____	_____
2 years	_____	_____
2.5 years	_____	_____
3 years	_____	_____
5 years	_____	_____

Annual Percentage Yield and Interest Rate assumes interest is to be paid to regular share account number _____. Certificate being purchased will mature on _____.

Automatic Renewals of Certificates:

Each Certificate shall be automatically renewed for successive periods, each equal to the original term of the Certificate, until it is paid on any Maturity Date, or unless we give written notice of our election of non-renewable of the Certificate by mailing notice of such intention to any owner at least ten days prior to such Maturity Date. You may request us to pay a Certificate within seven (7) calendar days after Maturity Date without penalty. Otherwise, if you request us to pay a Certificate before any Maturity Date, and we consent to such early withdrawal for any reason, you shall forfeit ninety (90) days interest on Certificates of twelve (12) months maturity or less and one hundred eighty (180) days interest on Certificates of over twelve (12) months maturity. *See early withdrawal area for specific details.* In the event we either receive or give notice of an intention not to renew the Certificate and the Certificate is not redeemed on any Maturity Date in writing or in person by you, or we redeem the Certificate, we can, at our option, either transfer all funds represented by the Certificate to any regular Share Account or other account of yours, or pay all funds represented by the Certificate directly to you. A Certificate is "presented" for payment upon request of any owner to pay the Certificate funds if such request is made in writing or in person by you.

Callable Feature:

Credit Union reserves the absolute right to call the Certificate at any time prior to maturity by mailing written notice to the Member at least thirty (30) calendar days prior to the redemption date.

Early Withdrawals:

If you withdraw any of the funds from the Certificate before the Maturity Date, you shall forfeit ninety (90) days interest

on Certificates of twelve (12) months maturity or less and one hundred eighty (180) days interest on Certificates of over twelve (12) months maturity. To the extent necessary to comply with this penalty provision, deductions shall be made from the amount withdrawn or the remaining Certificate balance or any other account.

Money Market Account:

The minimum balance for a Money Market Account is \$2,500.00. As of _____, the Dividend Rate and the Annual Percentage Yield for this account was:

Account Balance	Dividend Rate	Annual Percentage Yield
\$ 2,500 - \$24,999	_____	_____
\$25,000 - \$49,999	_____	_____
\$50,000 - \$99,999	_____	_____
\$100,000 - \$149,999	_____	_____
\$150,000 - \$199,999	_____	_____
\$200,000 and up	_____	_____

Minimum Balance:

No minimum balance for IRA Share and Club accounts.

Bylaw Requirements:

You must deposit \$5.00 in your Share account as a condition of admission to membership. If during any day, your Share Account balance falls below this required minimum balance, your account will be subject to a minimum fee of \$10.00 per month.

Transaction Limitations:

Except for your Checking Account, you may not make more than six withdrawals or transfers to another Credit Union account of yours or to a third party by means of a pre-authorized or automatic transfer or telephone order or instruction during any statement period. No more than three of the six transfers may be made by check, draft, debit card, if applicable or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account may be closed by us or be subject to any excess share withdrawal fee.

We reserve the right to at any time require not less than sixty (60) days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

National Credit Union Share Insurance Fund:

Member accounts in this Credit Union are federally insured up to at least \$250,000 by the National Credit Union Share Insurance Fund subject to federal laws and regulations.