

2026 Fee Schedule



At Alive, healthier banking starts with **no-cost products and services to help you save more, including:**

- **FREE MEMBERSHIP** • **CHECKING & SAVINGS** • **FINANCIAL WELLNESS COACHING** • **NOTARY SERVICES** • **ONLINE & MOBILE BANKING**
- **SHARED BRANCHING** • **REMOTE DEPOSIT** • **HOLIDAY CLUB** • **OVERDRAFT PROTECTION** • **AND MORE!**

Membership

Account closed within 90 days of opening	\$10
Bad address/returned mail	\$8
Inactive account <i>(No activity for 12 months)</i>	\$15 per quarter
Unsatisfactory account handling	\$100

Savings

Holiday Club account <i>(early withdrawal)</i>	\$5
IRA & HSA Annual maintenance	\$25 per year
IRA & HSA termination <i>(rollover, transfer withdrawal)</i>	\$25

Checking

55+ Checking <i>(free with direct deposit)</i>	\$5 per month
Active Checking <i>(free with five debit card transactions per month)</i>	\$8 per month
Credit Starter Checking <i>(free when enrolled in eStatements)</i>	\$2 per month
Fresh Start Checking <i>(exempt from inactivity or early closure fees)</i>	\$5 per month
Interest Checking <i>(free with \$2,500 average monthly balance)</i>	\$8 per month
Pulse Checking <i>(\$5 with direct deposit, \$10 without direct deposit)</i>	\$5 or \$10 per month

Loans

Easy Cash Plus loan processing fee	\$20
Existing Alive CU loan refinance processing	\$25
Expedited electronic title to paper/Paper title	Up to \$25
First Mortgage rate modification	\$1,500 - \$2,500 based on mortgage balance
Mortgage subordination agreement	\$100
Repossession or litigation handling	Cost plus \$100

Business Accounts

Business Checking	\$10 per month
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Debit Card/ATM/Prepaid/Gift

ATM withdrawal <i>(after two per month, excludes Alive ATMs and Presto)</i>	\$2.50
Denied chargeback request	\$30
Expedited card	Cost plus \$8
Gift Card	\$2.50
International transaction, regardless of where it originated	1% of transaction
Inquiry <i>(at non-Alive CU ATMs)</i>	\$2
Replacement, reopen or Instant Issue card <i>(except fraud)</i>	\$10

Miscellaneous

Account research <i>(minimum 1 hour)</i>	\$25 per hour
Bill Pay - stop payment, return items, check copies, etc. Check copy <i>(free via online banking)</i>	Actual cost \$10
Checks - <i>(Temporary Checks \$5 x 4 checks / Box of checks - price varies)</i> Debit card loan payment	\$5/Varies \$2.95
Escheatment	\$50 per account
Expedited cashier's check	\$25
Foreign item collection	\$35
Legal processing and reviews	\$100 per presentment
Mailed paper statements	\$2
Notary	\$10 per document
NSF* - ACH/check/bill pay/recurring debit/POS	\$28 per presentment
Official check/exchange	\$5
Official check withdrawal over 1 per day	\$3
Overdraft Privilege Fee** <i>(waived if balance will be less than -\$5 negative)</i>	\$28 per presentment
Overnight mail	Cost plus \$5
Payment by phone <i>(ACH)</i>	\$2.95
Reloadable prepaid card activation	\$5.95
Safe deposit box <i>(Baymeadows, Northside and Westside/Waller St. branch only)</i>	\$25 - \$75 based on size
Safe Deposit Drilling	Cost
Statement copies <i>(free via Online Banking)</i>	\$5
Stop payment <i>(all items, a series of items, official checks)</i>	\$35
Unpaid deposited checks & other items <i>(2-party / me-to-me)</i> Wire transfer <i>(outgoing - domestic)</i>	\$15-\$30 per presentment \$25
Wire transfer <i>(Returned/Invalid)</i>	Actual cost
Collection Agency/Attorney Fees	Cost

Alternative services may be available at a reduced fee or no cost. For more information, please contact us at 904.296.1292 or toll-free at 866.317.4228

*An NSF fee for a return ACH/check/bill pay/recurring debit/POS, will be assessed each time an item is presented with non-sufficient funds. Multiple fees may be assessed related to the same item due to a payee representing a previously returned item. **Federal regulations require members to opt-in to accept payments of overdrafts for ATM and debit card transactions. All rates and fees subject to change. Alive Credit Union is Federally Insured by NCUA. Equal Housing Opportunity. NMLS# 42280.