

Personal: Schedule of Fees & Charges

Effective: 3/1/24 Use this Schedule of Fees & Charges as a disclosure for the costs pertaining to the following services:



TYPE OF ACCOUNT	FEE/CHARGE	TYPE OF ACCOUNT	FEE/CHARGE
SHARE ACCOUNTS		Visa Reloadable Cards (General Purpose Card, Travel Card, Youth Card)	
Below Minimum Balance	\$5	Members	\$5
Share Account Closure Within 90 Days of Opening Date	\$25	Non-Members	\$9
Dormant Account Fee	\$5	Reload Fees:	
PERSONAL CHECKING		AltaOne Location	\$4
Monthly Service Charge	\$0	Backup / Companion Card	\$2
Temporary Checks	\$2 Per Sheet of 4 Checks	ATM Balance Inquiry	\$0.50
Collection Item - (plus fees charged by receiving bank)	\$15	ATM Withdrawal - Domestic	\$1.50
Stop Payment Requests	\$25 Each	ATM Withdrawal - International	\$3
Photo Copy of Check - (written or deposited):		Cash Advance	\$5
Up to 2 Requests Per Statement Cycle	No Charge	Lost or Stolen Replacement Card	\$5
3 or More Per Statement Cycle	\$3 Each	Point-of-Sale Signature Based Purchase	No Fee
Foreign Check Collection	\$30 Per Processed Check	Point-of-Sale PIN Purchases (Travel Card)	\$0.50
NSF / Insufficient Funds	\$17 Per Presentment	Inactivity Fee (Travel Card)	\$2.95
Courtesy Pay Overdraft Protection	\$17 Per Presentment	Other Non-AltaOne Fees May Apply on Reloadable Cards.	
NSF/Insufficient/Courtesy Pay.....Max. Fee of 6 Items Per Day of Presentment		Please Refer to the Documentation That Came With Your Card	
Return Items	\$0	or Visit www.myprepaidbalance.com.	
Exception Item	\$5	ATM Adjustment	\$15
REAL ESTATE		Mobile Transaction Adjustment	\$15
Real Estate Loan Demands	\$30 Each	Electronic Fund Transaction Charges:	
Real Estate Mortgage Processing Fee	\$1,750	Balance Inquiry	Up to \$2
REFINANCE / MODIFICATION		Denied Transaction	Up to \$2
Consumer Refinance Fee	1% or a Minimum of \$100	Services Through Any Network	Up to \$2
Real Estate Modification Fee	1% or a Minimum of \$1,500	Withdrawal/Cash Advance	Up to \$2
IRA		Non-ATM Fees*	Up to \$2
IRA Annual Maintenance	\$15	*Subject to change without notice for non-owned ATMs.	
(Yearly fee is applied to all IRAs opened prior to June 1)		PAYMENT OPTIONS	
IRA Transfer	\$20	Electronic Payment Fee	\$10
MONEY MARKET		SAFE DEPOSIT BOXES	
AltaAdvantage Excess Withdrawal	\$25	(Bakersfield Ming, Bakersfield Riverwalk, Bishop, Boron, California City, Lake Isabella, Ridgecrest Corporate, Ridgecrest North, and Tehachapi only)	
ATM / DEBIT / CREDIT CARDS		Box Ranges	\$20-\$100
Visa® Lost Card and Reissue - (fee waived for stolen cards)	\$5	Forced Box Opening	\$250
Visa Draft Retrieval	\$15 Each	Key Deposit	\$5 Each
Visa Late Payment	Up to \$25	OTHER SERVICE FEES	
Visa Overlimit Per Billing Cycle	Up to \$25	Mailed Account Statement**	\$3
Visa NSF / Insufficient Funds Payment Fee	\$25	**No fee for primary members under 18 or 65 and over.	
Visa Share Secured Annual Fee	\$30	There is no fee to receive Visa statements.	
Visa Non-Reloadable Gift Cards		Copy of Statement or Transaction Receipt	\$3 Each
Members	\$3	Foreign Currency Exchange Fee	\$14.50
Non-Members	\$5	Invalid Charge Back	\$15
Inactivity Fee	\$2.95	Legal Processing - (1 hour minimum)	\$40 Per Hour
ELECTRONIC SERVICES		Levy/Garnishment Processing	\$40
Exception Item	\$5	Loan Late Fee	\$25
Online Banking Account	No Fee	Member Initiated Research - (\$10 minimum)	\$5 Per .25 Hour
Bill Pay	No Fee	Money Order	\$5
Online Banking Transfer:		Notice of Escheat	\$10
Incoming From Another Institution	No Charge	Non-Member Cash Advance Processing Fee	\$10
AltaOne Account to AltaOne Account	No Charge	Official Checks	\$5
Wire - (incoming)	\$0	Returned Mail Address Correction	\$5
Wire - U.S. (outgoing)	\$25	Special Statements or Status of Account Letter	\$3 Each
Wire - International (outgoing)	\$45	FEES SUBJECT TO CHANGE WITHOUT NOTICE.	



Contact us for more information at 1-800-433-9727 | AltaOne.org



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