



1941 Abbott Rd
Anchorage, AK 99507
907.339.9485
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cu1.org

Our Service Charges

Effective as of 05/18/2021 and subject to change.

Credit Union 1

PAR VALUE..... \$5.00 per membership

DEBIT AND CREDIT CARDS

Rush Orders \$30.00 per order

Card Replacement – one free each year..... \$10.00 per card

International Transaction..... 2% of transaction amount

This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.

CREDIT UNION CHECKS AND MONEY ORDERS

Cashier's Checks and Money Orders \$3.00 each

FREE if you have Super Saver, Premium, Business Basics or Business Premium Spending; FREE if payable to self

ELECTRONIC SERVICES

Bill Pay

Consumer Accounts – FREE with a Super Saver or Premium

Spending Account..... \$4.95 monthly

Business Accounts..... \$9.95 monthly

Wires – Domestic

Bank to bank \$20.00 each

Recurring bank to bank: one-time set-up service charge for each preauthorized agreement \$10.00 each

SAFE DEPOSIT BOXES – Available At Midtown Branch Only

Sizes range from 3X10 to 10X10 \$55.00 – \$115.00 annually

Key deposit \$5.00

Lost key/box drilling..... \$125.00 each

SAVINGS, SPENDING AND CERTIFICATE ACCOUNTS

Savings Accounts

Premium Savings (S19/S29) \$3.00 monthly

WAIVED with \$50.00 minimum daily balance

IRA (All types combined) \$5.00 monthly

WAIVED with \$100 balance(s) at the end of each month

Spending Accounts

Free Spending (S76)..... FREE

Super Saver Spending (S78)..... \$5.00 monthly

WAIVED with \$200 minimum daily balance

Premium Spending (S77)..... \$5.00 monthly

WAIVED with \$1,000 minimum daily balance

Business Basics Spending (S87) \$10.00 monthly

WAIVED with \$2,500 minimum daily balance

Business Premium Spending (S81)..... \$10.00 monthly

WAIVED with \$5,000 minimum daily balance

Business Super Saver Spending (S88) \$5.00 monthly

WAIVED with \$200 minimum daily balance

Check Orders Variable

Charge varies according to style and quantity; can be reordered in Online Access

Early Withdrawals on Certificate Accounts

On terms of one year or less..... 60 days of dividends

On terms of more than one year..... 180 days of dividends

Inactive Membership Fee \$5.00 per month per account

WAIVED if you have an active loan or certificate

Overdraft Transfers \$5.00 per transfer
WAIVED if transfer source is a Credit Union 1 credit card or line of credit.

Courtesy Pay – based on the transaction amount

\$5.00 or less..... \$5.00 each

\$5.01 – \$10.00..... \$10.00 each

\$10.01 – \$20.00 \$20.00 each

\$20.01 or more..... \$22.00 each

Checks or other items presented to CU1 in the same batch will be treated as a single transaction, and assessed a single service charge. Items presented in separate batches will be assessed separate charges.

Non-Sufficient Funds (NSF) \$22.00 per presentment

An NSF charge is imposed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate charge.

Returned Item..... \$15.00 each

Item deposited into an account and returned unpaid

Self-to-self item returned unpaid..... \$22.00 each

Returned Statement..... \$5.00 each

For mailing to a non-deliverable address

Stop Payment \$22.00 each

Stop Payment \$10.00 each

Personal checks, preauthorized payments/deductions, Bill Pay items, ACH, cashier's checks or money orders; Personal checks if requested via ART or Online Access

Temporary Checks \$5.00

Packet of 12; FREE when opening a new spending account

OTHER SERVICE CHARGES

Check Collections – foreign or other items sent out for collection

..... \$15.00

Deposit Bag..... \$5.00 each

Deposit/Loan Verification – processing request from another financial institution..... \$10 per request

Garnishments & Levies..... \$75.00

General Document Copies \$2.00 per page

Loan Convenience \$4.95

Payments done over the phone or on our CU1 website with a debit or credit card, or through ACH

Loan Skip-a-Pay Fee – Interest continues to accrue on your loan during the skipped month \$30.00

Membership Renewal – applies to S1/ S2 accounts reopened within 180 days of closure..... \$10.00

Paper Statement..... \$2.00

FREE if you have Super Saver, Premium, Business Basics or Business Premium Spending, a loan balance, or an aggregate balance of \$1000

Research..... \$25.00 per hour