

PRICING GUIDE

Account Research (1hr minimum).....	\$25 per hour
Bad Address (per month).....	\$10
Bad Email Address (per month).....	\$2
Cashiers Checks.....	\$5
Check Copies* (plus account research fee).....	\$5
Collection Items.....	\$25
Counter Checks	\$2 per page
Dormant Account (per month).....	\$10
Early Account Closure (within 180 days).....	\$25
Escheatment Fee.....	\$75
Excessive Withdrawal Fee.....	\$10 ea.
(only applies to savings accounts)	
Fax Service.....	\$1 per page
Invalid Tax ID (IRS Passthrough Fee).....	\$50
IRA Transfer Fee.....	\$25
Levy Fees.....	\$75
Money Orders.....	\$3
Paper Statement Fee.....	\$3
(deposit statements, 1099/1098's, loan statements, also in-branch copies*)	
Printed Document Page in branch*.....	\$1 ea.
Return Items.....	\$30
Stop Payment.....	\$30
Transaction Posted Manually.....	\$10
Wires-Incoming.....	\$10
Wires-Outgoing.....	\$25

Card Related Fees

Card Customizing.....	\$5 ea.
Cards.....	\$5
Visa Foreign Currency Exchange Fee.....	2%

*accessible online with e-Teller at no charge. Members with an e-Savings or e-Money Market account have elected to receive their documents electronically through online banking.

General Loan Fees

Loan Payment by phone with card.....	3% of transaction
Loan Payment Reversal Fee.....	\$30
Special Mailing Fee.....	Pass-through Cost

Consumer Loan Fees

Loan Skip Payment Fee.....	\$50
Payoff Processing Fee.....	\$25
Securing Consumer Loan Collateral.....	\$250 + cost
Uniform Commercial Code Removal Fee.....	\$10

Mortgage Loan Fees

Lender Inspection.....	\$150-\$500
Loan Skip Payment Fee.....	\$100
Payoff Processing Fee.....	\$50
Reconveyance Fee.....	\$125
Securing Real Estate Collateral.....	\$500 + cost

Overdraft Related Fees

Auto Savings Transfer Fee.....	\$7.50
Continuous Negative Balance (per day).....	\$3
(charged each day the account is negative)	
NSF/Courtesy Pay Fee.....	\$30

Safe Deposit Box Charges & Fees

2 in. x 5 in.....	\$35
3 in. x 5 in.....	\$45
3 in. x 10 in.....	\$65
5 in. x 10 in.....	\$95
10 in. x 10 in.....	\$150
Drilling.....	\$100 plus cost to drill
Locksmith Fee.....	\$150 + cost of lock/keys
Key Deposit.....	\$25
Manual Billing Fee.....	\$10
(no fee if you elect to be billed automatically)	

Personal Accounts

Savings Pricing

Money Market Account Maintenance.....	Free
(\$10 fee charged if minimum balance is under \$2,500)	
Share (Savings) Account Maintenance.....	\$1
(fee waived with minimum balance of \$100. No charge for minor accounts.)	

Share Draft/Checking Pricing

Prime Checking Maintenance.....	\$10/month
(Interest bearing account. Fees waived with minimum daily balance of \$250+)	
E-Z Checking Maintenance.....	Free
(Limitations apply. Electronic only checking account.)	
Prestige Checking Maintenance.....	Free
(Available for age 55 or older.)	
Simple Checking Maintenance.....	\$5/month
(fees waived with minimum daily balance of \$250+)	

Business & Non-Profit Draft/Checking Accounts

Business Savings

(fee waived with minimum balance of \$100.)

Maintenance.....	\$3/month
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Business Checking Account

(fees waived if less than \$5 in fee activity in the month and minimum daily balance of \$1000)

Maintenance.....	\$10/month
Deposits (per transaction).....	\$0.20
Deposits (per item).....	\$0.05
Debits (per item).....	\$0.20

Business Prime Checking Account

(Interest bearing account for business and non-profits.)

Maintenance.....	\$10/month
Deposits (per transaction).....	\$0.20
Deposits (per item).....	\$0.05
Debits (per item).....	\$0.20

SPIRIT OF ALASKA FEDERAL CREDIT UNION

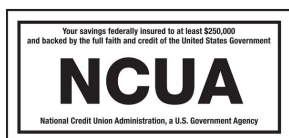
Pricing Philosophy

Spirit of Alaska Federal Credit Union establishes fees as necessary to equitably allocate costs to members in accordance with the services they use. In doing so, the Credit Union satisfies its responsibility to the entire membership of protecting its assets through ongoing, stable growth.

Spirit of Alaska FCU evaluates fees on an annual basis and makes adjustments as deemed necessary. Current fee schedules will be posted in the lobbies of all branches and available by request through Member Services.

Spirit of Alaska Federal Credit Union is federally insured with the National Credit Union Administration, a U.S. Agency.

Fees are subject to change at any time



Gillam Branch 1417 Gillam Way

Branch Hours:

Monday - Friday: 10 am - 6 pm

Full Lending Services Available

Call Center Hours:

Monday - Friday: 10 am - 6 pm

Geist Branch 4001 Geist Road

Branch Hours:

Monday - Friday: 10 am - 6 pm

Drive-up Hours:

Monday - Friday: 10 am - 6 pm

Johansen Branch

495 Harold Bentley Ave

Branch Hours:

Monday - Friday: 10 am-6 pm

Saturday: 10 am-4 pm

Drive-up Hours:

Monday - Friday: 10 am-6 pm

Saturday: 10 am-4 pm

Depository ATM Locations

Gillam, Geist & Johansen Branches

Peger & Davis

www.spiritofak.com

(907) 459-5900 (800) 478-1949

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