

PRICING GUIDE

Membership Fee.....	\$10
(waived for minors whose parent is a current member)	
Account Research (1hr minimum).....	\$25 per hour
Account History Printout.....	\$3
(free online with e-Teller or lobby kiosks)	
Bad Address (per month).....	\$10
Bad Email Address (per month).....	\$2
Bill Pay-E (per month).....	\$6.95
(Free on some accounts)	
Cashiers Checks.....	\$5
Check Copies (plus account research fee).....	\$5
Coin Counting (members).....	3%
Coin Counting (non-members).....	9%
Collection Items.....	\$25
Canadian Items.....	Passthrough + \$5
(exchange adjustment will apply at the prevailing rate)	
Escheatment Fee.....	\$75
Foreign Items.....	Passthrough + \$5
Domestic Collections.....	\$25
Gift Card.....	\$5
Counter Checks	\$2 per page
Dormant Account (per month).....	\$10
Early Account Closure (within 180 days).....	\$25
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
Return Items.....	\$30
Paper Statement Fee.....	\$3
(deposit statements, 1099/1098's, loan statements)	
Prepaid Card.....	\$5
Reload Prepaid Card w/SOA debit...Passthrough of	\$1.25
Statement Copies.....	\$5
(free online with e-Teller or lobby kiosks)	
Stop Payment.....	\$30
Transaction Posted Manually.....	\$10
Incoming Wires.....	\$10
Outgoing Wires.....	\$25

Loan Fees

Collateral Protection Insurance.....	\$75
Construction Loan Extension.....	\$300/month
Escrow Extension Fee.....	\$100/mo
Forced Placed Insurance Fee.....	\$100
Special Mailing Fee.....	Pass-through Cost
Lender Inspection.....	\$150-\$500
Loan Payment by phone	
from other financial institution.....	3% of transaction
from SOAFUCU account.....	\$3
Loan Payment Reversal Fee.....	\$30
Mtg. Payoff Processing Fee.....	\$50
Consumer Payoff Processing Fee.....	\$25
Securing Real Estate Collateral.....	\$500 + cost
Securing Consumer Loan Collateral.....	\$250 + cost
Consumer Loan Skip Payment Fee.....	\$50
Real Estate Loan Skip Payment Fee.....	\$100
Uniform Commercial Code Filing (plus state fee).....	\$25

Overdraft Related Fees

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

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.....	\$50 plus cost to drill
Locksmith Fee.....	\$50 + 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

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

Card Related Fees

Card Customizing.....	\$5 ea.
Cards & PIN replacement (per item).....	\$5
Visa Foreign Currency Exchange Fee.....	2%

SPIRIT OF ALASKA FEDERAL CREDIT UNION

Mission Statement

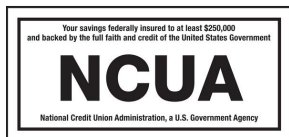
Through empowered professional staff, community involvement and innovation, Spirit of Alaska Federal Credit Union provides its members with superior service, stability and profitable growth.

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.



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
Full Lending Services Available

Johansen Branch

495 Harold Bentley Ave.

Branch Hours:

Monday - Friday: 10 am-6 pm
Saturday: 10 am-4 pm

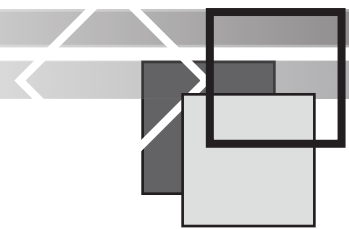
Drive-up Hours:

Monday - Friday: 10 am-6 pm
Saturday: 10 am-4 pm
Full Lending Services Available

24- Hour Depository ATM Locations

Gillam, Geist & Johansen Branches
Peger & Davis

www.spiritofak.com
(907) 459-5900 (800) 478-1949



SPIRIT OF ALASKA FEDERAL CREDIT UNION

PRICING GUIDE

(Fees are subject to change at any time)

