

# PRICING GUIDE

|  |                       |
|--|-----------------------|
| Membership Fee.....  | \$10                  |
| (waived for minors whose parent is a current member)                       |                       |
| Account Research (1hr minimum).....  | \$25 per hour         |
| Bad Address (per month).....   | \$10                  |
| Bad Email Address (per month).....   | \$2                   |
| Canadian Items.....  | Passthrough + \$5     |
| (exchange adjustment will apply at the prevailing rate)                    |                       |
| Cashiers Checks.....   | \$5                   |
| Check Copies* (plus account research fee).....                             | \$5                   |
| Coin Counting (members).....   | 3%                    |
| Coin Counting (non-members).....   | 9%                    |
| Collection Items.....  | \$25                  |
| Counter Checks .....   | \$2 per page          |
| Domestic Collections.....  | \$25                  |
| 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          |
| Foreign Items.....   | Passthrough + \$5     |
| Gift Card.....   | \$5                   |
| 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*) |                       |
| Prepaid Card.....  | \$5                   |
| Printed Document Page in branch*.....                                      | \$1 ea.               |
| Reload Prepaid Card w/SOA debit.....                                       | Passthrough of \$1.25 |
| Return Items.....  | \$30                  |
| Stop Payment.....  | \$30                  |
| Transaction Posted Manually.....   | \$10                  |
| Wires-Incoming.....  | \$10                  |
| Wires-Outgoing.....  | \$25                  |

\*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.

Revised 5/13/22

## 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 Filing (plus state fee)..... | \$25         |

## Mortgage Loan Fees

|                                      |              |
|--------------------------------------|--------------|
| Lender Inspection.....               | \$150-\$500  |
| Loan Skip Payment Fee.....           | \$100        |
| Payoff Processing Fee.....           | \$50         |
| Reconveyance Fee.....                | \$100        |
| 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.....                                    | \$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

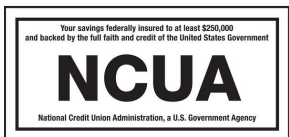
Through empowered professional staff, community involvement and innovation, Spirit of Alaska Federal Credit Union provides its members with superior service, stability and profitable growth.

## 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](http://www.spiritofak.com)**  
**(907) 459-5900 (800) 478-1949**

# SPIRIT OF ALASKA FEDERAL CREDIT UNION

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(Fees are subject to change at any time)

