

Business: Schedule of Fees & Charges

Effective: 3/1/2024 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		MONEY MARKET	
Below Minimum Balance	\$5	AltaAdvantage Excess Withdrawal	\$25
Share Account Closure Within 90 Days of Opening Date	\$25	BUSINESS	
Dormant Account Fee	\$5	Business Night Depository	
BUSINESS CHECKING		25 Disposable Security Bags	\$5 Each
Monthly Fee	\$12	Zipper Lock Bag with Key Purchase	\$15
Minimum Average Balance to Waive Fee	\$5,000	Key Deposit	\$2 Each
Transactions	150 Maximum	Key Replacement	\$5
Currency Included	\$5,000 Maximum	Merchant Deposit Correction	\$4
Additional Currency	.30 Per \$100	ATM / DEBIT / CREDIT CARDS	
Minimum to Open	\$50	Visa® Lost Card and Reissue - (fee waived for stolen cards)	\$5
Business Online Banking	No Charge	Visa Draft Retrieval	\$15 Each
Business Bill Pay	No Charge	Visa Late Payment	Up to \$25
Treasury Management	Not Available for Account Type	Visa Overlimit Per Billing Cycle	Up to \$25
BUSINESS CHECKING PLUS		Visa NSF / Insufficient Funds Payment Fee	\$25
Monthly Fee	\$25	Visa Share Secured Annual Fee	\$30
Minimum Average Balance to Waive Fee	\$15,000	Visa Non-Reloadable Gift Cards	
Transactions	300 Maximum	Members	\$3
Currency Included	\$5,000 Maximum	Non-Members	\$5
Additional Currency	.30 Per \$100	Inactivity Fee	\$2.95
Minimum to Open	\$50	Visa Reloadable Cards (General Purpose Card, Travel Card, Youth Card)	
Business Online Banking	No Charge	Members	\$5
Business Bill Pay	No Charge	Non-Members	\$9
Treasury Management	Not Available For Account Type	Reload Fees:	
BUSINESS ANALYSIS CHECKING		AltaOne Location	\$4
Monthly Service Fee	\$20	Backup / Companion Card	\$2
Non-Cash Vault Service		ATM Balance Inquiry	\$0.50
Deposits	\$1.25	ATM Withdrawal - Domestic	\$1.50
Cash/Coin Deposits	\$1.50 Per \$1,000	ATM Withdrawal - International	\$3
Cash/Coin Provided	\$1.50 Per \$1,000.00	Cash Advance	\$5
Additional Fees Analysis		Lost or Stolen Replacement Card	\$5
ACH Debits & Credits	\$0.15 Each	Point-of-Sale Signature Based Purchase	No Fee
Checks Deposited	\$0.15 Per Check	Point-of-Sale PIN Purchases (Travel Card)	\$0.50
Checks Deposited via Remote Deposit	\$0.15 Per Check	Inactivity Fee (Travel Card)	\$2.95
Checks Paid	\$0.15 Per Check	Other Non-AltaOne Fees May Apply on Reloadable Cards. Please Refer to the Documentation That Came With Your Card or Visit www.myprepaidbalance.com.	
MSB ANALYSIS CHECKING		ATM Adjustment	\$15
Monthly Fee	\$650	Mobile Transaction Adjustment	\$15
Account Set Up Fee	\$650	Electronic Fund Transaction Charges:	
Non-Cash Vault Service		Balance Inquiry	Up to \$2
Deposits	\$1.25	Denied Transaction	Up to \$2
Cash/Coin Deposited	\$1.50 Per \$1,000	Services Through Any Network	Up to \$2
Cash/Coin Provided	\$1.50 Per \$1,000	Withdrawal/Cash Advance	Up to \$2
Additional Fees for MSB		Non-ATM Fees*	Up to \$2
ACH Debits & Credits Posted	\$0.15 Each	*Subject to Change Without Notice for Non-Owned ATMs.	
Checks Deposited	\$0.15 Per Check	PAYMENT OPTIONS	
Checks Deposited via Remote	\$0.15 Per Check	Electronic Payment Fee	\$10
Checks Paid	\$0.15 Per Check	ELECTRONIC SERVICES	
Reserve Requirement	10%	Exception Item	\$5
OTHER BUSINESS CHECKING SERVICES		Online Banking Account	No Fee
Temporary Checks	\$2 Per Sheet of 4 Checks	Bill Pay	No Fee
Collection Item - (plus fees charged by receiving bank)	\$15	Online Banking Transfer:	
Stop Payment Requests	\$25 Each	Incoming From Another Institution	No Charge
Photo Copy of Check - (written or deposited):		AltaOne Account to AltaOne Account	No Charge
Up to 2 Requests Per Statement Cycle	No Charge	Wire - (Incoming)	\$0
3 or More Per Statement Cycle	\$3 Each	Wire - U.S. (Outgoing)	\$25
Foreign Check Collection	\$30 Per Processed Check	Wire - International (Outgoing)	\$45
NSF / Insufficient Funds	\$17 Per Presentment	SAFE DEPOSIT BOXES	
Courtesy Pay Overdraft Protection	\$17 Per Presentment	(Bakersfield Ming, Bakersfield Riverwalk, Bishop, Boron, California City, Lake Isabella, Ridgecrest Corporate, Ridgecrest North, and Tehachapi only)	
NSF / Insufficient/Courtesy Pay	Max. Fee of 6 Items Per Day of Presentment	Box Ranges	\$20-\$100
Return Items	\$0	Forced Box Opening	\$250
Exception Item	\$5	Key Deposit	\$5 Each
TREASURY MANAGEMENT SERVICES FEES		OTHER SERVICE FEES	
Base Fee: Positive Pay/Online Wires	\$40	Mailed Account Statement	\$3
In Addition to Base Fee		Copy of Statement or Transaction Receipt	\$3 Each
Online Wire Set Up Fee	\$25	Foreign Currency Exchange Fee	\$14.50
Online Wire Domestic Outgoing	\$25	Invalid Charge Back	\$15
Online Wire Foreign	\$45	Legal Processing - (1 hour minimum)	\$40 Per Hour
ACH Set Up Fee	\$50	Levy/Garnishment Processing	\$40
ACH Batch	\$5 Per Batch	Loan Late Fee	\$25
ACH 3rd Party Origination Monthly Fee	\$35	Member Initiated Research - (\$10 minimum)	\$5 Per .25 Hour
Positive Pay Set Up Fee	\$25	Money Order	\$5
Positive Pay Items Unworked	\$2.50 Per Item	Notice of Escheat	\$10
Account Recon Reporting	\$40	Non-Member Cash Advance Processing Fee	\$10
EDI Addenda Received Monthly	\$7	Official Checks	\$5
Remote Deposit		Returned Mail Address Correction	\$5
Monthly Service Fee - Customer has Scanner	\$50	Special Statements or Status of Account Letter	\$3 Each
Scanner Set Up Fee	\$100	FEES SUBJECT TO CHANGE WITHOUT NOTICE.	



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

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