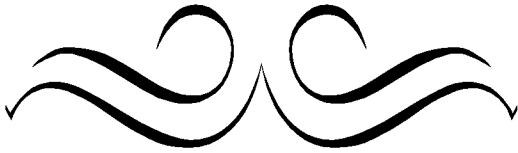

SPIRIT OF ALASKA FEDERAL CREDIT UNION

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.



We Do Business In Accordance With The Federal Fair Housing Law and The Equal Credit Opportunity Act.



*This credit union is federally insured with the
National Credit Union Administration, a U. S.
Agency.*

Spirit of Alaska Federal Credit Union evaluates fees on an annual basis and makes adjustments as it deems necessary. Current fee schedules will be posted in the lobbies of all branches and available by request through Member Service.

www.spiritofak.com

(907) 459-5900

(800) 478-1949

(Toll free in Alaska)

Gillam Branch

1417 Gillam Way
Monday–Friday 9 am–6 pm
Full Lending Services
Call Center Hours:
Monday-Friday 8am-6pm
Saturday 10 am-4 pm

Geist Branch

4001 Geist Road
Monday–Friday 9 am–6 pm
Drive-up: Monday-Friday 9 am - 6pm
Full Lending Services

Steese Branch

407 Old Steese Highway
Monday–Friday 9 am–6 pm
Saturdays 11 am–4 pm
Drive-up: Mon-Thurs 9 am - 6pm
Friday 9am - 7pm
Saturday 10 am - 4 pm
Full Lending Services

UAF Branch

Wood Center - UAF Campus
Monday–Friday 11am–4pm
(Limited hours during holidays and academic breaks.)

ATM Locations

Gillam Branch
Geist Branch
Steese Branch
Pioneer Park
Big Dipper
Tanana Valley Community College
UAF Wood Center
UAF Hess Recreation Center
Santa Claus House, North Pole, AK

SPIRIT OF ALASKA FEDERAL CREDIT UNION

Pricing Guide

(Fees subject to change at any time)



Pricing Guide

General

| | |
|---|------------------------------|
| Account Research (\$10 minimum)..... | \$20/hr |
| Account History Printout..... | \$3 |
| <i>(free online with E-teller or lobby kiosks)</i> | |
| ATM Fee for Non-Members..... | \$2.50 |
| Bad Address Fee (per month)..... | \$5 |
| Cache Coverage: | |
| Overdraft Transfers..... | \$5 |
| Courtesy Pay per item..... | \$29 |
| Cards & PIN Replacement..... | \$5each |
| <i>(Debit/ATM - lost and captured)</i> | |
| Cashiers Checks..... | \$5 |
| Check Cashing..... | \$5 |
| Check Copies..... | \$2.00 |
| <i>(plus account research fee)</i> | |
| Check Orders..... | \$15 & up (depends on style) |
| Coin Counter Machine..... | 5% |
| Collection Items: | |
| Canadian Items..... | \$15 |
| <i>(Exchange adjustment will apply at the prevailing rate.)</i> | |
| Domestic Collections..... | \$25 |
| Other Foreign Currency..... | \$25 |
| Counter Checks..... | \$2/page |
| Debit Card Customizing..... | \$4.95 |
| Debit Card Disputes..... | \$10 |
| Debit Card Draft Copy..... | \$10 |
| Dormant Account (per month)..... | \$10 |
| Early Account Closure (within 180 days)..... | \$20 |
| Electronic Savings Withdrawals..... | \$5/each |
| <i>(In excess of Reg D limit of 6 per month.)</i> | |
| Fax Service..... | \$1/page |
| Gift Card..... | \$4.95 |
| Invalid or Missing Tax ID..... | \$5 |
| Lien/Levy/Court Order..... | \$60 |

General continued.....

| | |
|--|----------|
| Money Orders..... | \$3 |
| Non Sufficient Funds Fee..... | \$29 |
| Notary Service Non-Member..... | \$5 |
| Photocopy Service..... | \$1/page |
| Return Items..... | \$15 |
| Signature Guarantee..... | \$5 |
| Statement Copies..... | \$3 |
| <i>(free online with E-teller or lobby kiosks)</i> | |
| Stop Payment..... | \$29 |
| Transactions Posted Manually..... | \$10 |
| Travel Money Passport Card..... | \$12.95 |
| <i>(reload fee \$6.00)</i> | |
| Tax Form Replacement..... | \$2.00 |
| Web Bill Pay/Bill Pay e plus(per month)..... | \$6.95 |
| Wires Domestic Outgoing..... | \$25 |
| Wires Foreign Outgoing..... | \$85 |
| Wires Incoming..... | \$10 |
| Verification (Account or Deposit)..... | \$10 |
| Visa Foreign Currency Exchange Fee | 2% |

Loan Fees

| | |
|--|----------|
| Construction Loan Extention..... | \$300/mo |
| Credit Card Cash Advances..... | 3% |
| Credit References..... | \$10 |
| Origination Fee for Consumer Loan..... | \$25 |
| <i>(call for mortgage and HELOC fee, per applicant, included in APR)</i> | |
| Other Miscellaneous Fees..... | \$5 each |
| Lein Release Letters (after 1st one)..... | \$15 |
| Modification Fee (excludes HELOC's & Mortgages)..... | \$5 |
| Skipped Payment Fee (extension)..... | \$25 |
| SoAFCU Fees are in addition to DMV Fees | |
| <i>(see DMV Fee Schedule for DMV Fees)</i> | |
| DMV Registration..... | \$20 |

Loan Fees continued...

| | |
|---------------------------------------|---------------------|
| DMV Registration & Title..... | \$50 |
| DMV Registration, Title & Plates..... | \$50 |
| Loan Payment Reversal Fee..... | \$29 |
| UCC..... | \$15 plus state fee |

Personal Accounts

| | |
|---|------|
| Money Market Maintenance..... | Free |
| <i>(\$10 fee charged if minimum balance is under \$2,500)</i> | |
| Share Account Maintenance..... | Free |

Personal Draft Accounts

| | |
|--|------|
| e-Z Share Draft Maint..... | Free |
| <i>(limitations apply)</i> | |
| Prestige Share Draft Maint..... | Free |
| <i>(Must be 55 years of age or older)</i> | |
| Simple Share Draft Maint..... | \$5 |
| <i>(fees waived if minimum average daily balance of \$250)</i> | |
| Interest Bearing Draft Maint..... | \$10 |

Non-Profit & Business Draft Accounts

| | |
|---|--------|
| Basic Draft Account: | |
| Maintenance..... | \$5 |
| Deposits (per transaction)..... | \$0.20 |
| Deposits (per item)..... | \$0.05 |
| Debits (per item)..... | \$0.20 |
| <i>(fees waived if less than \$5 in fee activity in the month <u>and</u> minimum daily balance of \$250.)</i> | |

Interest Bearing Draft Account:

| | |
|---------------------------------|--------|
| Maintenance..... | \$10 |
| Deposits (per transaction)..... | \$0.20 |
| Deposits (per item)..... | \$0.05 |
| Debits (per item)..... | \$0.20 |