

PRICING GUIDE

General Fees

Account Research (\$10 minimum)	\$20 per hour
Account History Printout	\$3
(free online with e-teller or lobby kiosks)	
Bad Address (per month)	\$5
Bill Pay-E (per month. Free on some accounts) ..	\$6.95
Cashiers Checks	\$5
Check Cashing.....	\$5
Check Copies (plus account research fee).....	\$2
Collection Items:	
Canadian Items	\$15
(exchange adjustment will apply at the prevailing rate)	
Domestic Collections	\$25
Other foreign currency.....	\$25
Counter Checks	\$2 per page
Dormant Account (per month).....	\$10
Early Account Closure (within 180 days).....	\$20
Excessive Withdrawal Fee.....	\$5 ea.
(only applies to savings account)	
Fax Service	\$1 per page
Invalid Tax ID (IRS Passthrough fee).....	\$50
IRA Transfer Fee	\$25
Money Orders.....	\$3
Return Items	\$20
Statement Copies	\$5
(free online with E-teller or lobby kiosks)	
Stop Payment.....	\$28
Transactions Posted Manually.....	\$10
Travel Money Passport Card.....	\$12.95
(\$6 Passport Card Reload Fee)	
Incoming Wires.....	\$10

Loan Fees

Collateral Protection Insurance.....	\$50
Construction Loan Extension.....	\$300/month
DMV Temp Tags.....	\$5

Loan Payment by phone

from other financial institution	\$5
from SOAFCU account.....	\$2
Loan Payment Reversal Fee	\$28
Payoff Processing Fee.....	\$25
Securing Real Estate Collateral.....	\$500 + cost
Securing Consumer Loan Collateral.....	\$250 + cost
Consumer Loan Skip Payment Fee	\$25
Real Estate Loan Skip payment Fee.....	\$100
Uniform Commercial Code filing (plus state fee)...	\$15

Card Related Fees

Cards & PIN replacement (per item).....	\$5
Card Disputes.....	\$10
Credit Card Annual Fee	\$60
(free waived with checking account)	
Share Secured Card.....	\$5/mo
Visa Foreign Currency Exchange Fee	2%

Overdraft Related Fees

Auto Savings Transfer Fee	\$6
NSF/Courtesy Pay Fee	\$28
Continuous Negative Balance (per day)	\$2
(charged each day the account is negative)	
Overdraft Protection Line of Credit	
Annual Fee	\$25
Commercial Overdraft Protection Line of Credit	
Annual Fee	\$100

Safe Deposit Box Charges

2 in. x 5 in.....	\$35
3 in. 5 in.....	\$45
3 in. x 10 in.....	\$65
5 in. x 10 in.....	\$95
10 in. x 10 in.....	\$150

Personal Accounts

Money Market Maintenance.....	Free
(\$10 fee charged if minimum balance is under \$2,500)	
Share Account Maintenance.....	Free
Choice Checking Draft Maintenance.....	Free
miMoney Checking Draft Maintenance.....	Free
e-Z Share Draft Maintenance.....	Free
(limitations apply)	
Prestige Share Draft Maintenance.....	Free
(55 or older)	
Simple Share Draft Maintenance	\$5/month
(fees waived with minimum daily balance of \$500)	
Interest Bearing Draft Maintenance.....	\$10/month

Non-Profit & Business Draft Accounts

Basic Draft Account

Maintenance.....	\$10/month
Deposits (per transaction).....	\$0.20
Deposits (per item).....	\$0.05
Debits (per item).....	\$0.20
(fees waived if less than \$5 in fee activity in the month and minimum daily balance of \$1000.00)	

Interest Bearing Draft Account

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

Safe Deposit Box Fees

Drilling.....	\$50 plus cost to drill
Key Deposit	\$25
Manual Billing fee.....	\$10
(no fee if you elect to be billed automatically)	

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.

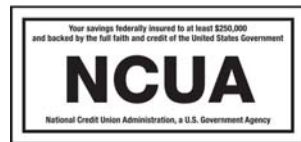
Pricing Philosophy

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: 9am - 6pm
Full Lending Services Available

Call Center Hours: Monday - Friday: 8am - 6pm
Saturday: 10am - 4pm

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

UAF Branch Wood Center - UAF Campus
(Limited hours during holidays and academic breaks)
Branch Hours Monday - Friday: 12pm - 4pm

Johansen Branch 495 Harold Bentley Ave.
Branch Hours Monday - Friday: 9am - 6pm
Saturday: 10am - 4pm
Drive-up Hours: Monday - Friday: 9am - 7pm
Saturday: 10am - 4pm
Full Lending Services Available

Peger/Davis Digital Branch 24/7 access
Online Banking, ATM & Check Depository
Corner of Peger and Davis Rd.

ATM Locations (*24-hour ATM)
Gillam Branch* ■ Geist Branch* ■ Johansen Branch* ■ Corner of Peger and Davis Rd.* ■ UAF Wood Center ■ UAF Hess Rec. Center

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)

