

C.U. NEWS

ALLIANCE
FINANCIAL
CREDIT
UNION

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Contact Info:

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Hours:
Monday—Friday
8:30 AM—3:00 PM

Serving our
members since
1954.

JUST SAY “NO” TO ATM SURCHARGE FEES!!

**The amount of money
our members spent on
ATM surcharge fees in
August 2006:
\$200.45.**



**The amount of money
our members could
have spent on ATM
surcharge fees in Au-
gust 2006: \$0**

ATM surcharges are fees which owners of ATM machines may charge users of ATM machines simply for using the ATM machine. These fees are in addition to fees the credit union may charge for ATM usage. The credit union has no control over such fees nor does the credit union own any ATM machines.

However, the credit union is a part of the STARsf, COOP, Alliance One, Member Access Illinois/Cash America surcharge-free ATM networks. Be sure to look for these logos on the machine to determine if the ATM is a surcharge-free ATM. In addition, some ATM owners are not surcharging users of ATM machines. Also the web sites of our surcharge-free networks are listed for additional information and locations of surcharge-free machines in the networks. Note: Due to the continually changing nature of ATM networks, these contacts are provided as a convenience and we cannot guarantee the accuracy of lists provided.

Surcharge-free network web sites/atm locators:

COOP: www.co-opnetwork.org

Alliance One: www.atmallianceone.org

Cash America/Member Access Illinois: www.surchargefreeatm.com

Starsf: www.star-systems.com (Be sure to check the Starsf box to search for surcharge free atms otherwise all atms will display including surcharge atms.)

Another way to avoid surcharge fees: use our ATM/Debit card to obtain a cash advance at any financial institution which displays the VISA logo (lobby visit not a ATM visit). There are no fees associated with these types of transactions and the transaction posts to checking accounts.

FEE REMINDER!!

As an additional reminder the following fees increased September 1, 2006:

Draft, ATM, ACH, Debit NSF item:	\$30.00 per item
Transfer from savings to pay a Draft, ATM, ACH, Debit item:	\$5.00 per transfer