

CHECK REQUEST Week of 8/6/2020

Project 1641-02-22
 City of La Crosse, South Avenue
 USH 14- Green Bay St to Ward Ave
 La Crosse County, La Crosse, WI

Please mail this check to:
 Jill Noel
 WisDOT
 3550 Mormon Coulee Rd
 La Crosse, WI 54601

108	\$300.00 (see attached- each at \$150)	Altra Federal Credit Union Attn: Nichole Bielefeldt 1700 Oak Forest Dr Onalaska, WI 54650	2 Partial Releases of Mortgage processing fees
Total	\$300.00		

Submitted by *Jill Noel* WisDOT Date 8/5/2020

Request for Taxpayer Identification Number and Certification

Give Form to the
requester. Do not
send to the IRS.

Go to www.irs.gov/FormW9 for instructions and the latest information.

Print or type.
See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.
ALTRA FEDERAL CREDIT UNION

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only **one** of the following seven boxes.

Individual/sole proprietor or single-member LLC

C Corporation

S Corporation

Partnership

Trust/estate

Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____

Other (see instructions) ▶ **FEDERAL CREDIT UNION**

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) **11**

Exemption from FATCA reporting code (if any) _____

(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.
1700 OAK FOREST DRIVE

6 City, state, and ZIP code
ONALASKA, WI 54650

7 List account number(s) here (optional)

Requester's name and address (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

			-			-			
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or

Employer identification number

3	9	-	0	6	6	2	7	5	5
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Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here Signature of U.S. person ▶ *Mary Waco EVP/CFD* Date ▶ *7/4/20*

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

Service Fees

MAY 15, 2020



ACCOUNT ACCESS - ONLINE

Expedited Bill Pay

Send payments for Rush Delivery (Rush Payment option)

- \$4.95 Second Day - Electronic
- \$19.95 Next Day / \$14.95 Second Day – Check

Online Banking Transfers

- Free – Inbound transfers from another person outside of Altra
- \$5 – Outbound transfers to another financial
- Altra Pay Send Money - Free, daily limit of \$1,000

CHECKING & DEBIT CARD

ATM Transactions

- FREE unlimited at Altra-owned ATMs
- 3 FREE per month at non-Altra ATMs, then \$1.50 per transaction for all checking/savings accounts (surcharges may apply from ATM owner; qualifying A+ Checking accounts receive up to \$20 ATM fee refunds)
- Co-op ATMs are surcharge FREE

Check / Bill Pay Check Copies

- \$3 per copy

Debit Card Replacement

- \$5 – Standard Card

Inactive Checking Account

- \$10 per month (members age 23 & over) if account balance is less than \$250 with no activity for 6 months
- \$5 or balance in the account for members age 22 & under, on accounts with balances \$5 or less and no activity for 6 months
- Inactive account fees may result in closing of the account

Monthly Service Fee

- \$10 – Platinum Checking, if average daily balance falls below minimum

Overdraft/NSF Fee

- \$32 per item, includes check, electronic and debit card payments
- \$32 every seven days of a continuous negative balance

Overdraft Privilege

- \$32 per item paid – See Altra Overdraft Privilege Policy for complete details
- \$32 every seven days of a continuous negative balance

Overdraft Protection

- \$5 from Savings or Checking (limited to 6 transfers from Savings by Federal regulation; unlimited transfers available from Checking)
- FREE transfers from Line of Credit or HELOC (Home Equity Line of Credit) up to your credit limit

Personalized Checks

- Prices may vary

Statement Copy

- \$5 per statement

Stop Payment – Check or Electronic Payment / Transfer

- \$32 per item

Temporary Checks

- 12 checks FREE for new accounts; \$2 for one page of 4 checks

CREDIT CARD

Balance Transfer Stop Payment Fee

- \$25

Cash Advance Fee (Finance Charge)

- \$15 or 5% of the amount of each cash advance, whichever is greater (unless stated as less in promotional materials)

Credit Card Replacement Fee

- \$5 – Standard Card
- \$15 – Expedited Card Replacement

Credit Card Late Payment Fee

- Up to \$25

Credit Card Returned Payment Fee

- \$25 or the amount of the required minimum payment, whichever is less

Pay-by-Phone Fee / Expedited Payment Fee

- \$5

Statement Copy Fee / Document Copy Fee

- Monthly Statement – Up to \$5 maximum per copy
- Replacement Sales Draft - \$5 each

GIFT CARD

Visa Gift Card

- \$3.95 - additional fees may apply

Prepaid Reloadable Card

- \$4.95

MISCELLANEOUS

Account Research / Reconciliation

- \$25 per hour / 1-hour minimum

Bad Address

- \$5 monthly
- Inactive account fees may result in closing of the account

Cashiers Check

- \$5

Cashing On-Us Checks for Non-Members

- \$5 per check
- Fee waived for checks less than \$100
- Does not apply to shared branch transactions

Check by Phone

- \$10 – Loan payment to Altra from another financial
- Make a payment - Free Online Service

Coin Counting Machine

- 5% coin counting fee may apply for coin deposits of more than 20 coins. Available to members only for reasonable use.

Early Account Closure Fee

- \$15 (within first 90 days)

Excess Electronic Savings Withdrawals

- \$32 each for electronic withdrawals (automatic overdraft transfers, electronic payments, and online banking transfers) from a savings account in excess of the Federal limit of six (6) per month

Foreign Check Negotiation

- \$50 – Foreign Checks in U.S. Dollars under \$1,000
- Variable collection fee, approximately \$130
 - All Non-U.S. Dollar Checks
 - Foreign Checks in U.S. dollars \$1,000 & over

Inactive Savings Account

- \$10 per month (members age 23 & over) if account balance is less than \$100 with no activity for 12 months
- \$5 or balance in the account for members age 22 & under, on accounts with balances \$5 or less and no activity for 12 months
- Inactive account fees may result in closing of the account

Membership Entrance Fee (one-time)

- \$5 at account opening
- \$5 Altra Foundation

Mortgage Subordination at another Financial

- \$50 for approval only
- \$150 for drafting document & approval

Other Consumer Lending Fees*

- \$300 – Home Equity Loan Modification*
- \$150 – Partial Release*
- \$100 – Non-Home Equity Loan Modification*
- \$40 – Collateral Substitution
- \$15 – Duplicate Lien Release
- \$15 – Loan Payment Coupon Book Replacement

Other First Mortgage Real Estate Fees

- \$500 – Loan Modification
- \$200 – Curtailment
- \$500 – Extension
- \$150 – Partial Release

Overdraft/NSF from Altra Savings

- \$32

Paper Statement (excludes ages 17 & under)

- \$2 per statement

Pre-Authorized Transfer Cancellation

- \$32

Pre-Authorized Transfer Insufficient Funds

- \$32

Re-open Account

- \$15 if Membership account was closed less than six months ago

Returned Item from another Financial

- \$32

Returned Payment Fee

- \$32

Rolled Coin

- \$0.20 per roll fee may apply

Safe Deposit Box Annual Rental

- \$250 – Lock Drilling
- \$25 – Key Replacement
- Not available in all locations

Box Size:	Annual Rental:
3 x 5 x 21	\$25
3 x 10 x 21	\$35
5 x 10 x 21	\$45
7 x 10 x 21	\$55
10 x 10 x 21	\$65

Wire Transfers

- \$5 – Incoming transfer
- \$25 each – Outgoing U.S. transfer
- \$80 each – Outgoing foreign transfer

BUSINESS ACCOUNTS**Deposited / Written Check**

- Business Basic: \$0.25 / item
- Business Advantage: 100 Free then \$0.25 / items over 100
- Business Edge: 150 Free then \$0.25 / items over 150
- Business Non Profit: 50 free then \$0.25 / items over 50

Monthly Service Fee

- Business Basic: \$0
- Business Advantage: \$10 if average daily balance <\$500
- Business Edge: \$15 if average daily balance <\$5,000
- Business Non Profit: \$0

Currency Bag

- 2 FREE, then \$5/each

Returned Check

- 1 Free monthly, then \$10/each

Effective 05/15/2020. The following symbol (*) indicates a service charge or fee change. Rates and conditions subject to change. Contact Altra for current information. Equal Housing Lender.

Federally insured by NCUA.

www.altra.org
800-755-0055

D-300-051520

From: [Matthew Kauer](#)
To: [Noel, Jill - DOT](#)
Cc: [Nichole Bielefeldt](#)
Subject: Partial Releases for Bryant Davidson-South Ave. highway project
Date: Tuesday, August 4, 2020 2:31:45 PM
Attachments: [image015.png](#)
[image016.png](#)
[image017.png](#)
[image018.png](#)
[image019.png](#)
[image020.png](#)
[image021.png](#)
[AltraFCU Service Fees Revised 5.15.2020.pdf](#)

Good afternoon Jill,

I work in consumer loan underwriting at Altra Federal Credit Union, and I approved this partial release request.

Just now, I received a message to send you an email spelling out our fees for partial releases.

Our partial release fee is \$150.

Since there are two loans and two partial releases associated with this request, that brings the total fee for this request to \$300.

I have attached our fee schedule for reference if needed, and please see near the bottom of page two where it shows our fee of \$150 per partial release.

From what has been communicated to me, our borrowers refuse to pay that fee, but you'll be getting approval from the city to pay that fee instead, and will be looking to send us a check within a few weeks after that request for fee reimbursement has been approved.

Please confirm, and if so, we will proceed with getting the partial releases and warranty deeds executed and recorded.

If you have any questions, or need clarification on anything else, just let us know.

Thank you!



Matthew Kauer

Consumer Loan Officer

1700 Oak Forest Dr. | Onalaska, WI 54650

p: 608.787.7181 | 800.755.0055 ext. 7181

e: mkauer@altra.org



Great Place to Work® Certified Organization

Ditch your high rate credit cards and transfer those balances to an Altra Visa Credit Card. You'll get a fixed balance transfer rate as low as 5.9% APR and you won't pay any balance transfer fees. Click [here](#) for more details

From: Noel, Jill - DOT [mailto:Jill.Noel@dot.wi.gov]

Sent: Monday, July 27, 2020 11:45 AM

To: Kelly Harter; Meredith Knower

Subject: [External] Partial Releases for Bryant Davidson-South Ave. highway project

Important: External email.

Kelly and Meredith,

Attached is a Partial Release letter and partial releases for the property at 2800 South Ave, La Crosse

needed for the City of La Crosse's South Ave. highway project that is being acquired by WisDOT. Only 87 square feet are being acquired permanently from the parcel owner.

Thank you for your assistance,

Jill Noel

Real Estate Specialist-Senior

608-785-9907 (office direct)

608-792-5686 (mobile)

Wisconsin Department of Transportation

3550 Mormon Coulee Rd

La Crosse, WI 54601