

## Fee Schedule

1.00%

\$10.00

Savings Account Fees		
Christmas Savings Early Withdrawal	\$5.00	
IRA Withdrawal or External Transfer - waived if age is 59 ½ or over	\$50.00	
Money Market Check Clearing - after 3 per month	\$5.00	
Money Market Paper Statement monthly	\$5.00	
<ul> <li>waived with Premier Checking or if age is under 18 or over 64</li> </ul>		
Savings Inactive Account monthly	\$5.00	
<ul> <li>after 18 months with month-end balance &lt; \$100</li> <li>and no other account (excluding Christmas Savings)</li> <li>and age is over 23</li> </ul>		
Savings Withdrawal	\$5.00	
- after 3 per quarter, waived with Checking		

General Transaction Fees	
Cash Advance on non-CFCU Credit Card	3.00%
Cashier's Check	\$5.00
- waived once per month with Checking	
Coin Deposit (Rolled or Loose)	5.00%
Gift Card Purchase	\$3.00
Non-sufficient Funds (NSF) Item	\$35.00
Returned Deposit Item	\$20.00

Checking Account Fees			
Overdraft Privilege (ODP) Item		\$35.00	
- each transaction > \$5, maximum of 5 per day			
Paper Statement	monthly	\$5.00	
- waived with Premier Checking or if age is under 18 or over 64			
Premier Checking	monthly	\$10.00	
- 20% discount if age is over 64			
Rewards Checking	monthly	\$7.00	
<ul> <li>waived with direct deposits totaling \$1500 or average daily balance of \$2000</li> </ul>			
ATM and Debit Card Fees			
ATM Balance Inquiry		\$2.00	
ATM Out-of-Network Transfer or Withdrawal		\$3.00	
- waived 2x per month, or 4x with Premier Checking	g		

Foreign Transaction

Replacement Debit Card



## Fee Schedule

Account Closure within 6 Months  Account Forced Closure  Check Copy  Check Order  Copy/Print/Fax  Dormant Account  - after 36 months with no activity  Escheatment  Foreign and Other Collection Items  - minimum fee plus costs incurred  Legal Action Processing  - garnishment, levy, etc.  Mortgage Payoff Request  Notary Service  - waived with Checking  Returned Mail Due to Incorrect Address  Stop Payment  \$25.00  **paries per design**  varies per design  **paries per design  **paries per design  varies per design  **paries per page  **3.00  **paries per page  **3.00  **paries per design  **par	General Service Fees		
Check Copy \$3.00 Check Order varies per design Copy/Print/Fax per page \$3.00 Dormant Account annually \$25.00 - after 36 months with no activity Escheatment \$100.00 Foreign and Other Collection Items - minimum fee plus costs incurred Legal Action Processing \$100.00 - garnishment, levy, etc. Mortgage Payoff Request \$30.00 Negative Balance After 30 Days \$15.00 Notary Service \$5.00 - waived with Checking Returned Mail Due to Incorrect Address \$10.00 Signature Guarantee \$20.00 Stop Payment \$35.00	Account Reconciliation/Research	hourly/min	\$30.00
Check Copy Check Order Copy/Print/Fax Dormant Account - after 36 months with no activity Escheatment Foreign and Other Collection Items - minimum fee plus costs incurred Legal Action Processing - garnishment, levy, etc. Mortgage Payoff Request Notary Service - waived with Checking Returned Mail Due to Incorrect Address Stop Payment  \$3.00  \$3.00  Per page \$3.00  annually \$25.00  \$100.00	Account Closure within 6 Months		\$25.00
Check Order varies per design  Copy/Print/Fax per page \$3.00  Dormant Account annually \$25.00  - after 36 months with no activity  Escheatment \$100.00  Foreign and Other Collection Items \$10.00  - minimum fee plus costs incurred  Legal Action Processing \$100.00  - garnishment, levy, etc.  Mortgage Payoff Request \$30.00  Negative Balance After 30 Days \$15.00  Notary Service \$5.00  - waived with Checking  Returned Mail Due to Incorrect Address \$10.00  Signature Guarantee \$20.00  Stop Payment \$35.00	Account Forced Closure		\$25.00
Copy/Print/Fax per page \$3.00  Dormant Account annually \$25.00  - after 36 months with no activity  Escheatment \$100.00  Foreign and Other Collection Items \$10.00  - minimum fee plus costs incurred  Legal Action Processing \$100.00  - garnishment, levy, etc.  Mortgage Payoff Request \$30.00  Negative Balance After 30 Days \$15.00  Notary Service \$5.00  - waived with Checking  Returned Mail Due to Incorrect Address \$10.00  Signature Guarantee \$20.00  Stop Payment \$35.00	Check Copy		\$3.00
Dormant Account - after 36 months with no activity  Escheatment  Foreign and Other Collection Items - minimum fee plus costs incurred  Legal Action Processing - garnishment, levy, etc.  Mortgage Payoff Request  Notary Service - waived with Checking  Returned Mail Due to Incorrect Address  Stop Payment  \$100.00  \$100.	Check Order	varies per design	
- after 36 months with no activity  Escheatment \$100.00  Foreign and Other Collection Items \$10.00 - minimum fee plus costs incurred  Legal Action Processing \$100.00 - garnishment, levy, etc.  Mortgage Payoff Request \$30.00  Negative Balance After 30 Days \$15.00  Notary Service \$5.00 - waived with Checking  Returned Mail Due to Incorrect Address \$10.00  Signature Guarantee \$20.00  Stop Payment \$35.00	Copy/Print/Fax	per page	\$3.00
Foreign and Other Collection Items - minimum fee plus costs incurred  Legal Action Processing - garnishment, levy, etc.  Mortgage Payoff Request Negative Balance After 30 Days  Notary Service - waived with Checking  Returned Mail Due to Incorrect Address  \$10.00  Signature Guarantee \$20.00  Stop Payment \$35.00	Dormant Account - after 36 months with no activity	annually	\$25.00
- minimum fee plus costs incurred  Legal Action Processing \$100.00 - garnishment, levy, etc.  Mortgage Payoff Request \$30.00  Negative Balance After 30 Days \$15.00  Notary Service \$5.00 - waived with Checking  Returned Mail Due to Incorrect Address \$10.00  Signature Guarantee \$20.00  Stop Payment \$35.00	Escheatment		\$100.00
- garnishment, levy, etc.  Mortgage Payoff Request \$30.00  Negative Balance After 30 Days \$15.00  Notary Service \$5.00  - waived with Checking  Returned Mail Due to Incorrect Address \$10.00  Signature Guarantee \$20.00  Stop Payment \$35.00	Foreign and Other Collection Items - minimum fee plus costs incurred		\$10.00
Negative Balance After 30 Days \$15.00  Notary Service \$5.00  - waived with Checking  Returned Mail Due to Incorrect Address \$10.00  Signature Guarantee \$20.00  Stop Payment \$35.00	Legal Action Processing - garnishment, levy, etc.		\$100.00
Notary Service \$5.00 - waived with Checking  Returned Mail Due to Incorrect Address \$10.00  Signature Guarantee \$20.00  Stop Payment \$35.00	Mortgage Payoff Request		\$30.00
- waived with Checking  Returned Mail Due to Incorrect Address \$10.00  Signature Guarantee \$20.00  Stop Payment \$35.00	Negative Balance After 30 Days		\$15.00
Signature Guarantee \$20.00 Stop Payment \$35.00	Notary Service - waived with Checking		\$5.00
Stop Payment \$35.00	Returned Mail Due to Incorrect Address		\$10.00
	Signature Guarantee		\$20.00
Verification of Deposit \$30.00	Stop Payment		\$35.00
	Verification of Deposit		\$30.00

Wire Transfer Fees		
Domestic	Incoming or Outgoing	\$20.00
Foreign	Incoming	\$30.00
	Outgoing (not US\$)	\$55.00
	Outgoing (US\$)	\$85.00

Safe Deposit Box Fees		
Annual Fee per Box Size	3x5 \$40.00	
- 50% discount with Premier Checking	3x10 \$65.00	
	5x10 \$75.00	
	10x10 \$100.00	
Replacement Key	varies per vendor	
Drilling/Lost Key	varies per vendor	