

### Savings Account Fees

Christmas Savings Early Withdrawal		\$5.00
IRA Withdrawal or External Transfer		\$50.00
- waived if age is 59 ½ or over		
Money Market Check Clearing		\$5.00
- after 3 per month		
Money Market Paper Statement	monthly	\$5.00
- waived with Premier Checking or if age is under 18 or over 64		
Savings Inactive Account	monthly	\$5.00
- after 18 months with month-end balance < \$100 and no other account (excluding Christmas Savings) and age is over 23		
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
- waived with direct deposits totaling \$1500 or average daily balance of \$2000		

### 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	
Foreign Transaction	1.00%
Replacement Debit Card	\$10.00

## Fee Schedule

General Service Fees		
Account Reconciliation/Research	hourly/min	\$30.00
Account Closure within 6 Months		\$25.00
Account Forced Closure		\$25.00
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		\$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
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	