

## Business Fee Schedule

### Savings Account Fees

Money Market Paper Statement	monthly	\$5.00
- waived with Business Select Checking		
Savings Inactive Account	monthly	\$5.00
- after 18 months with month-end balance < \$100 and no other account		
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
Gift Card Purchase	\$3.00
Non-sufficient Funds (NSF) Item	\$35.00
Overdraft Transfer from Line of Credit	\$10.00
Returned Deposit Item	\$20.00

### Wire Transfer Fees

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

### General Service Fees

Account Reconciliation/Research	hourly/min	\$30.00
Account Closure within 6 Months		\$25.00
Account Forced Closure		\$25.00
Check Order	varies per design	
Copy/Print/Fax	per page	\$3.00
Dormant Account	annually	\$25.00
- after 36 months of inactivity		
Escheatment		\$100.00
Foreign and Other Collection Items		\$10.00
- minimum fee plus costs incurred		
Legal Action Processing		\$100.00
- levy, garnishment, etc.		
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

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### Business Checking Fees

160 items included per month, then \$0.30 per item over allotment		
ACH Credit	after 20	\$0.30
ACH Debit	after 20	\$0.30
Checks Received	after 40	\$0.30
Deposits	after 10	\$0.30
Draft Clearing	after 60	\$0.30
Rolled Coin	after 10	\$0.30
Cash Deposit/Withdrawal	per \$100 after \$2500	\$0.30
Business Checking Service	monthly	\$10.00
- if balance falls below \$1500 and no loan		
Paper Statement	monthly	\$5.00
- waived with Business Select Checking		

### ATM and Debit Card Fees

ATM Balance Inquiry	\$2.00
ATM Out-of-Network Transfer or Withdrawal	\$3.00
- waived 2x per month	
Foreign Transaction	1.00%
- percent of transaction originating outside USA	
Replacement Debit Card	\$10.00

### Business Select Checking Fees

420 items included per month, then \$0.30 per item over allotment		
ACH Credit	after 70	\$0.30
ACH Debit	after 70	\$0.30
Checks Received	after 120	\$0.30
Deposits	after 20	\$0.30
Draft Clearing	after 120	\$0.30
Rolled Coin	after 20	\$0.30
Cash Deposit/Withdrawal	per \$100 after \$10,000	\$0.30
Business Select Checking Service	monthly	\$20.00
- balance of \$25,000 or more earns fee credit per Truth-in-Savings Disclosure : Business Shares		

### Safe Deposit Box Fees

Annual Fee per Box Size	3x5	\$40.00
	3x10	\$65.00
	5x10	\$75.00
	10x10	\$100.00
Replacement Key	varies per vendor	
Drilling/Lost Key	varies per vendor	