

**Cornerstone Financial Credit Union Fee Schedule**  
**Effective March 1, 2020**

**Savings Account Fees**

Savings Withdrawal (in excess of 3 per quarter if no Checking Account)	\$5.00 withdrawal
Savings Inactive Account (after 18 months if balance is less than \$100 at month-end and no other credit union account - excluding Christmas Savings Accounts. Waived for members if age is less than 24.)	\$5.00 per month
Wealth Builder Check Fee (in excess of three checks per month)	\$5.00 per check
Wealth Builder Paper Statement Fee (with Premier Checking, or if age is under 18 or 65 or older)	Free
Wealth Builder Paper Statement Fee (without Premier Checking and age is between 18 and 64)	\$3.00 per month
Christmas Savings Early Withdrawal	\$5.00 per withdrawal
IRA Withdrawal or External Transfer (if age is less than 59 1/2)	\$50.00 per withdrawal

**Checking Account Fees**

easyChecking or Fresh Start Checking monthly service fee	Free
Premier Checking monthly service fee (if age is 65 or older)	\$8.00
Premier Checking monthly service fee (if age is under 65)	\$10.00
Overdraft/NSF Items (by Check, Debit Card, ACH, ATM, or other withdrawal)	\$35.00 each
Stop Payment	\$35.00 each
Check Copy	\$3.00 per copy
Paper Statement Fee (without Premier Checking)	\$3.00 per month
Paper Statement Fee (with Premier Checking, or if age is under 18 or 65 or older)	Free
Bill Pay Inactivity Fee (if no bills paid within 3 months)	\$3.00 per month
Check Orders	Varies by design

**Debit and ATM Fees**

ATM withdrawals/transfers at ATMs owned by CFCU or affiliated networks	Free
Non-CFCU ATM withdrawals/transfers in excess of 2 per month (with Fresh Start and easyChecking)	\$3.00 each
Non-CFCU ATM withdrawals/transfers in excess of 4 per month (with Premier Checking)	\$3.00 each
ATM Balance Inquiry	\$2.00 each
Replacement Card	\$5.00 each

**General Services Fees**

Account Reconciliation/Account Research	\$30.00 per hour/1 hr. min.
Account Closure (if within the first 6 months)	\$25.00
Account Forced Closure	\$25.00
Cash Advance on non-CFCU Credit Card	3% of advance
Cashier's Check (one per month free with Checking Account)	\$5.00 per check
Coin Deposited (rolled or excessive loose)	5% of deposit
Copy/Print/Fax	\$3.00 per page
Escheatment Fee	\$100.00
Foreign and other Collection Items	\$10.00 plus costs incurred
Gift Card Purchase	\$3.00 each
Legal Action Processing (Levy, Garnishment, Etc.)	\$100.00 each
Mortgage Payoff Request	\$30.00 each
Negative Balance (after 30 days)	\$15.00
Notary Fee (if no Checking Account)	\$5.00 each
Returned Deposit Item	\$20.00 each
Returned Mail due to incorrect address	\$10.00
Signature Guarantee	\$20.00 per request
Verification of Deposit	\$30.00 each

**Wire Transfer Fees**

Wire Transfer - Incoming or Outgoing Domestic	\$20.00 per transfer
Wire Transfer - Incoming Foreign	\$30.00 per transfer
Wire Transfer - Outgoing Foreign (Foreign Currency)	\$55.00 per transfer
Wire Transfer - Outgoing Foreign (U.S. Dollars)	\$85.00 per transfer

**Safe Deposit Box Fees**

Size 3 X 5 (\$20.00 with Premier Checking)	\$40.00 annual
Size 3 X 10 (\$32.50 with Premier Checking)	\$65.00 annual
Size 5 X 10 (\$37.50 with Premier Checking)	\$75.00 annual
Size 10 X 10 (\$50.00 with Premier Checking)	\$100.00 annual
Replacement Key	Per Vendor
Drilling Fee	Per Vendor