

Business Account Fee Schedule
Cornerstone Financial Credit Union
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 (if balance is less than \$100 at month-end)	\$5.00 per month
Business Checking Fees	
160 items included per month, then \$.30 per item as listed below.	
ACH Credit	\$0.30 each in excess of 20 per month
ACH Debit	\$0.30 each in excess of 20 per month
Checks Received	\$0.30 each in excess of 40 per month
Deposits	\$0.30 each in excess of 10 per month
Draft Clearing	\$0.30 each in excess of 60 per month
Rolled Coin	\$0.30 each in excess of 10 per month
Cash Deposit/Withdrawal	\$0.30 per \$100, no charge for first \$2,500
Monthly Service Fee (if balance falls below \$1,500 or no business loan)	\$10.00 per month
Paper Statement Fee	\$3.00 per month
Business Select Checking Fees	
420 items included per month, then \$.30 per item as listed below.	
ACH Credit	\$0.30 each in excess of 70 per month
ACH Debit	\$0.30 each in excess of 70 per month
Checks Received	\$0.30 each in excess of 120 per month
Deposits	\$0.30 each in excess of 20 per month
Draft Clearing	\$0.30 each in excess of 120 per month
Rolled Coin	\$0.30 each in excess of 20 per month
Cash Deposit/Withdrawal	\$0.30 per \$100, no charge for first \$10,000
Monthly Service Fee	\$20.00 per month
Paper Statement Fee	Free
Earnings Credit	Applied to fees, see business rate schedule
Debit & 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	\$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 hour minimum
Account Activity Printout	\$3.00 per page
Account Closure (if within the first 6 months)	\$25.00
Account Forced Closure	\$25.00
Bill Pay Inactivity (if no bills paid within 3 months)	\$3.00 per month
Cash Advance on non-CFCU Credit Card	3% of advance
Cashier's Check	\$5.00 per check
Check Printing	Varies by design
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
Negative Balance (after 30 days)	\$15.00
Notary Fee (if no Checking Account)	\$5.00 each
NSF Items (by Check, Debit Card, ACH, ATM, or Other Withdrawal)	\$35.00 each
Overdraft Transfer Fee from Line of Credit	\$10.00 per transfer
Returned Deposit Item	\$20.00 each
Returned Mail due to incorrect address	\$10.00
Stop Payment	\$35.00 each
Verification of Deposit	\$30.00 each
Wire Transfer Fees	
Wire Transfer - Incoming/Outgoing (domestic only)	\$20.00 per transfer
Safe Deposit Box Fees	
Size 3 X 5	\$40.00 annual
Size 3 X 10	\$65.00 annual
Size 5 X 10	\$75.00 annual
Size 10 X 10	\$100.00 annual
Replacement Key	Per Vendor
Drilling Fee	Per Vendor