

DEPOSIT ACCOUNTS	
<ul style="list-style-type: none"> <li>Returned deposited items</li> <li>Non-sufficient funds (drafts, debit card transactions, ATM withdrawals/purchases, pre-authorized withdrawals or bill pay items)</li> <li>Items (ACH, checks, signature debit card purchases* and online bill payment) paid by Courtesy Pay</li> </ul>	\$28.00 per item
Overdraft transfers from a savings or overdraft loan to a checking account (system-generated) <i>Regular checking is allowed 4 free per month. Additional transfers are subject to this fee.</i> <ul style="list-style-type: none"> <li>This fee is imposed for overdrafts created by checks, ATM withdrawals or by other electronic means.</li> </ul>	\$3.00 per item
Account closure fee	\$10.00
Excessive withdrawals on a Money Market account (more than 6 withdrawals per month)	\$3.00 per item
Single-service fee Waived when one or more of these conditions are met/services used within the same account number: <ul style="list-style-type: none"> <li>Maintain a monthly average deposit balance of \$250 (balances in primary share, sub-share, Christmas Club &amp; Money Market accounts combined to compute total balance)</li> <li>Checking account with monthly activity</li> <li>Current consumer loan</li> <li>CFCU Visa with monthly activity</li> <li>Certificate of Deposit</li> <li>IRA</li> </ul> <i>*Single service account defined as a regular 001 savings account with no other active service.</i>	\$5.00 per month
Stop payment on checks or ACH	\$28.00
Regular Checking	\$6.00 per month
E-Checking with/without e-statements	FREE/\$6.00 per month
Select Checking with/without debit card, active loan & direct deposit	FREE/\$7.50 per month
Negative account fee for accounts with a negative status of 14 days or more	\$0.50 per day
HSA set-up fee	\$20.00
Registry service set-up fee (excludes MyOccasion accounts)	\$10.00
MyOccasion transaction fee assessed to gift depositors	\$1.75
Paper statement fee (assessed based on statement cycle) Waived if: <ul style="list-style-type: none"> <li>You have a CFCU checking account with monthly activity</li> <li>You are under 18 years of age or over 61 years of age</li> <li>You elect to receive annual statements (accounts experiencing electronic transactions or with Lines of Credit not eligible)</li> </ul>	\$2.00 per statement
CARD ASSOCIATED FEES	
Card/PIN replacements	\$5.00
Cash withdrawals at a Non-CO-OP ATM	\$1.75
Foreign card access at CFCU ATMs	\$2.25
Visa gift cards	\$3.50
FUNDS TRANSFER OPTIONS	
Outgoing domestic wire online request (up to \$1,500)	\$15.00
Outgoing domestic wire phone request	\$20.00
Outgoing foreign wire	\$35.00
External Transfers (A2A)/Sell-IT ACH items via online banking	\$5.00
ZashPay	\$0.50
Online bill pay with/without E-Checking	FREE/\$3.00 month for 10 transactions + \$.40 each additional
SERVICES & SPECIAL PROCESSING	
One-time membership fee (at account opening)	\$10.00
Copy of a draft	\$3.00
Draft images on CD	\$10.00
Counter check	\$2.00
Money order	\$1.00
Account reconciliation	\$20.00 per hour
Loan payments by phone using a non-CFCU credit card	\$10.00
Garnishment/levy processing	\$40.00
Statement copies/history print-out	\$2.00
Bad address	\$10.00
Escheated account	\$25.00 per account
Non-member check cashing fee	\$5.00
Online bill pay same day payments	\$9.95
Online bill pay next day overnighted checks	\$14.95

\*In order to access Courtesy Pay using your Debit/ATM card, you must opt-in by submitting our Courtesy Pay Overdraft form. Please contact us at 586.772.6330 for more info.