

**The following fees may be assessed against your account, and the following transactions, if any, apply to your accounts.**

Service	Related Fee
<b>ATM/Debit Associated Fees</b>	
ATM/Debit Replacement Card Fee	\$5.00
ATM/Debit Replacement PIN Fee	\$5.00
Non CO-OP Network ATM Cash Withdrawal	\$1.75
ATM P.O.S. (PIN initiated purchase)	FREE
Debit Card (non-PIN initiated purchase)	FREE
Foreign Card Access @CFCU ATMs	\$2.25
<b>Checking Associated Fees</b>	
<i>Monthly Maintenance Fees</i>	
Classic Checking	\$4.50
E-Checking	No Charge*
Fusion Checking (members 17-22)	No Charge
Club Elite Checking (members 62+)	No Charge
Select Checking	No Charge**
Business Checking	Varies
*If E-Checking account holder is not enrolled in Free E-Statements during a monthly period, a fee of \$4.50 will be charged per month until criteria is met.	
**If Select Checking account holder does not meet required criteria during a monthly period, a fee of \$7.50 will be charged per month until criteria is met.	
<b>Credit Union Service Fees</b>	
Draft Printing Fee	Varies
Copy of a Draft (each)	\$3.00
Online Check Images	FREE
Counter Check	\$2.00
Counter Check Members 62+	1 free per day
Money Orders	
Standard	\$2.00
Members 62+	2 free per day
Account Reconciliation (per hour)	\$20.00
Stop Payments (Draft & ACH)	\$20.00
Wire Transfer – Outgoing (Domestic)	\$15.00
Wire Transfer – Outgoing (International)	\$25.00
Garnishment/Levy Processing Fee	\$40.00
Statement Copies	\$2.00
Statement fee to U@Home Users not enrolled in E-Statements (per month)	\$2.00
Money Market Withdrawals (6 free per Month)	\$3.00
Health Savings Account Set-Up Fee	\$20.00
Returned Mail (per piece)	\$2.00
Registry Service Set-Up Fee	\$10.00
<b>Transfer/Overdraft Fees (System Generated)</b>	
<i>The fee is imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals, or by other electronic means.</i>	
From a Savings Product to Classic Checking Account (3 free per month)	\$3.00
From a Savings or Overdraft Loan to Select Checking Account	\$3.00
From a Savings or Overdraft Loan to E-Checking Account	\$2.00
Courtesy Pay Fee	\$26.00
Single Service* Fee (monthly) (Members under 23 and 62+ are exempt) Waived when one or more of these conditions are met/services used within the same account number:	\$5.00
<ul style="list-style-type: none"> <li>Maintain a monthly average deposit balance of \$250 (balances in primary share, sub share, Christmas Club and 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>	
*Single service account defined as a regular 001 savings account with no other active service.	
Escheated Account	\$25 Per Account

Service	Related Fee
Inactive Checking Account***	
***If a checking account becomes inactive for a period of one year, and has a balance less than \$50.00 the member will be notified and the checking account will be subject to closure.	
Check Cashing Fee	\$5.00
(No fee if member has \$300 in savings, has another product, has relationship on a qualified account, or if under 22 or over 62 years of age)	
Negative Account Fee for accounts with a negative status of 14 days or more	\$0.50 per day
Account Opening Fee*	\$10.00
*Get a rebate on this fee when you enroll in additional services at the time of account opening! Ask a Financial Service Representative for more details!	
Account Closure Fee	\$10.00
Credit Card Payments by Phone using a non-CFCU Card	\$10.00
<b>Returned Items/Non-Sufficient Funds Fees</b>	
Returned Deposited Item	\$20.00
Non-Sufficient Funds	
Draft	\$26.00
(Including Courtesy Paid Items)	
Debit Card Transaction	\$26.00
ATM Withdrawal	\$26.00
ATM Card Purchase	\$26.00
Preauthorized (EFT, ACH) Withdrawals	\$26.00
Bill Pay/Bill Pay Business	\$26.00
Online Bill Payments	\$26.00
<b>Bill Pay/Bill Pay Business Associated Fees</b>	
Bill Pay with E-Checking	FREE
Bill Pay without E-Checking	\$5.00 per month for 10 transactions, \$4.00 each additional
Bill Pay Business	\$9.95 per month for 20 transactions, \$4.00 each additional (First 3 months Free for EZ Pay Business)
Bill Pay Business Pay as you Go	No monthly Fee, \$1.00 per transaction.
Bill Pay Business for Select Employee Groups	No monthly Fee, \$3.00 per transaction
Bill Pay (no monthly fee) Inactivity Fee (No activity for 3 months)	Member unenrolled
Bill Pay (with monthly fee) Inactivity Fee (No activity for 3 months)	Member unenrolled
Bill Pay Business Inactivity Fee (No activity for 3 months)	Member unenrolled
The Following Bill Pay/Bill Pay Business Fees will only be assessed if you request one or more of the services listed. There will be no charge for any item if needed to correct a CFCU error.	
Written Merchant Correspondence	\$10.00 each
Proof of Payment Not In Dispute	\$10.00 each
Payment Cancelled After Cut-Off Time	\$ 7.50 each
Payments Returned Due to Member Error	\$10.00 each
<b>ACH Origination Fees (self-initiated and online)</b>	
Transfers In to CFCU (EZ-In)	\$3.00
Transfers Out of CFCU (EZ-Out)	\$3.00
Self-It Payment System:	\$3.00