



SERVICE CHARGES

| SAVINGS SERVICE CHARGES | |
|---|---|
| Excessive withdrawals on a Money Market account (more than 6 withdrawals per month) | \$3.00 per item |
| HSA set-up fee | \$20.00 |
| IRA Savings inactivity fee (reviewed for activity between January 1 and December 31 of each calendar year), effective for accounts with a balance of less than \$1,000.00 | \$40.00 |
| IRA Certificate & Passbook closeout fee | \$25.00 |
| CHECKING SERVICE CHARGES | |
| Essential 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 |
| OVERDRAFT (NSF, COURTESY PAY) SERVICE CHARGES | |
| <ul style="list-style-type: none"> Returned deposited items Non-sufficient funds (checks, Debit Card transactions, ATM withdrawals/purchases, pre-authorized withdrawals or Bill Pay items) Items (ACH, checks, debit card transactions and online Bill Payment) paid by Courtesy Pay | \$28.00 per presentment |
| Overdraft transfers from one deposit product to another (system-generated) Essential Checking is allowed 4 total free per month total across all Essential Checking accounts. Additional transfers are subject to this fee. Overdraft transfers from Lines of Credit are free. <ul style="list-style-type: none"> Imposed for overdrafts created by checks, ATM withdrawals, Debit Card transactions at the Point of Sale, Bill Payments, ACH or by other electronic means. Imposed by member, not by account, so multiple Essential Checking accounts do not receive 4 free transfers each. | \$1.50 per item |
| Negative account fee for accounts with a negative status of 15 days or more | \$0.50 per day |
| Stop payment on checks or ACH | \$28.00 or \$56.00 per series |
| CARD SERVICE CHARGES | |
| Card/PIN replacements | \$5.00 |
| Cash withdrawals at a Non-CO-OP ATM | \$1.75 |
| Visa gift cards | \$3.50 |
| SEND MONEY SERVICE CHARGES | |
| Outgoing domestic wire | \$25.00 |
| Outgoing foreign wire | \$40.00 |
| Incoming wire (Domestic or Foreign) | \$5.00 |
| DIGITAL BANKING SERVICE CHARGES | |
| Online Bill Pay Excessive Payments Charge (includes total count of bill payments, account-to-account transfers and Popmoney transactions in excess of 25) | \$0.40/payment |
| Online Business Bill Pay | \$9.95 per mo. for 20 transactions + \$.40 each additional |
| Online Bill Pay same day payments | \$9.95 |
| Online Bill Pay next day overnight checks | \$14.95 |
| External Transfers to Outside Institutions | \$5.00 |
| SERVICES & SPECIAL PROCESSING CHARGES | |
| One-time membership fee (at account opening) | \$10.00 |
| Account Inactivity Charge (assessed per account on accounts with no activity within the past 12 months) <ul style="list-style-type: none"> Excludes loans, CDs, IRAs, Membership Share and individuals under age 21 | \$5.00/month per account |
| Account closure fee | Lesser of \$10.00 or remaining balance in the account. |
| Copy of a check | \$3.00 |
| Check withdrawal by mail fee | \$2.00 per check |
| Check Image (PDF via secure email system) | \$10.00 |
| Cashier's/Counter Check | \$3.00 |
| Money Order | \$2.00 |
| Account Research and Reconciliation | \$20.00 per hour |
| Garnishment/levy processing | \$50.00 |
| Bad address | \$10.00 |
| Non-member check cashing fee | \$5.00 for checks \$1,000 or less/\$15.00 for checks \$1,001+ |
| Canadian check handling | \$10.00 (non-U.S. funds only) |
| Loan payments by phone or web using a non-CFCU account, debit or credit card | \$10.00 |
| Escheated account | \$50.00 per account |
| Statement copies/history print-out | \$2.00 |
| Foreign card access at CFCU ATMs | \$2.50 |
| ATM adjustments | \$6.00 each |
| Home Equity Subordination Fee | \$50.00 |

| DEPOSIT ACCOUNTS | | |
|------------------------------|--|-------------------------|
| CF Business Advantage | | |
| BALANCE | MONTHLY MAINTENANCE | # OF FREE TRANSACTIONS* |
| \$25,000+ | FREE | 500 |
| \$15,000 - \$24,999.99 | FREE | 350 |
| \$7,500 - \$14,999.99 | FREE | 250 |
| \$2,500 - \$7,499.99 | FREE (If balance falls below \$2,500 then maintenance fee of \$10 will be assessed) | 200 |
| Small Business Checking | | |
| \$0 with free e-statements | FREE (If e-statements are not maintained then maintenance fee of \$10 will be assessed) | 100 |
| Classic Business Checking | | |
| \$0 | \$10.00 | 200 |
| Non-Profit Business Checking | | |
| \$0 | FREE | Unlimited |
| FUNDS TRANSFER OPTIONS | | |
| Business bill pay | \$9.95 per month for 20 transactions + \$.40 each additional | |

*Excess transactions will be subject to a \$.20 per item fee.