



SERVICE CHARGES
Effective January 1, 2023

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 drawn off a member's account at Christian Financial or another financial institution 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 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-Christian Financial account, debit or credit card	\$10.00
Escheated account	\$50.00 per account
Statement copies/history print-out	\$2.00
Foreign card access at Christian Financial ATMs	\$2.50
ATM adjustments	\$6.00 each
Home Equity Subordination Fee	\$50.00



DEPOSIT ACCOUNTS		
Christian Financial 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.