

Service Charges & Fees

Effective July 10, 2025

We're committed to keeping things simple and affordable—just one of the many benefits of joining Christian Financial. While some fees can't be avoided, we do our best to keep them low or eliminate them when we can. Take a look at our current Service Charges and Fee Schedule below, and if you have any questions, our Member Solutions Center is here to help—just give us a call or start a chat!

Savings Accounts

| | |
|---|-----------------|
| 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 Services

| | |
|---|-------------------------|
| Essential Checking | \$6.00/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 |

Digital Banking

| | |
|---|--|
| Online Bill Pay Excessive Payments Charge (includes total count of bill payments 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 |

Send Money

| | |
|-------------------------------------|---------|
| Outgoing domestic wire | \$25.00 |
| Outgoing foreign wire | \$40.00 |
| Incoming wire (Domestic or Foreign) | \$5.00 |

Card Services

| | |
|---------------------------------------|-------------------|
| Card Replacements | \$5.00 |
| Debit/Credit Express Card Replacement | \$25.00 / \$35.00 |
| Cash withdrawals at a Non-CO-OP ATM | \$1.75 |
| Visa gift cards | \$3.50 |

Convenience Services

| | |
|---|--|
| Copy of a check | \$3.00 |
| Check withdrawal by mail | \$2.00 per check |
| Check Image (PDF via secure email system) | \$10.00 |
| Cashier's/Counter/Corporate Check | \$3.00 |
| Money Order | \$2.00 |
| Coin Processing | 4% of the amount over \$100/day |
| Loan payments by phone or web using a non-Christian Financial account, debit or credit card | \$10.00 |
| Statement copies/history print-out | \$2.00 per page |
| Non-member check cashing | \$5.00 for checks \$1,000 or less /\$15.00 for checks \$1,001+ |
| Skip-A-Payment | \$25.00 |

Overdraft Protection

| | |
|--|-------------------------------|
| <ul style="list-style-type: none">Returned deposited items drawn off a member's account at Christian Financial or another financial institutionNon-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 |
| Overdraft transfers from one deposit product to another (system-generated) Essential Checking is allowed 4 total free per month 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. | \$2.00 per item |
| Negative account fee for accounts with a negative status of 15 days or more* | \$0.50 per day |
| Stop payment on checks, ACH and Zelle | \$28.00 or \$56.00 per series |

*Fee will not be applied until 11.30.25 for CVF members.



Federally Insured by NCUA.
Equal Opportunity Lender.
This fee schedule is part
of your account agreement
with Christian Financial
Credit Union.

Service Charges & Fees Continued



| Special Processing | |
|--|--|
| 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) • 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. |
| Account Research and Reconciliation | \$20.00 per hour |
| Garnishment/Levy processing | \$50.00 |
| Bad Address | \$10.00 |
| Escheated Account | \$50.00 per account |
| ATM Adjustments | \$6.00 each |
| Foreign Item Deposit | \$10.00 |
| Loan Hardship Modification | \$10.00 |
| Home Equity Subordination Fee | \$50.00 |

Additional Commercial Services

Effective July 10, 2025

| 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 | |

| ACH Processing | | | |
|------------------------------|------------------------|-------------------|-------------------|
| | MONTHLY SERVICE CHARGE | PER ITEM STANDARD | PER ITEM SAME DAY |
| Disbursement - Only Services | \$20.00 | \$0.15 | \$0.50 |
| Disbursement + Collections | \$25.00 | \$0.25 | \$0.50 |
| Returns and NSF's | | | \$28.00 |

*Fee will not be applied until 11.30.25 for CVF members. **Excess transactions will be subject to a \$0.20 per item fee.