

# Service Charges & Fees

Effective March 18, 2026

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

\*Paper statement fees will not be applied until 11.30.25 for CVF members.

## 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 + \$0.40 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"> <li>Returned deposited items drawn off a member's account at Christian Financial or another financial institution</li> <li>Non-sufficient funds (checks, Debit Card transactions, ATM withdrawals/purchases, pre-authorized withdrawals or Bill Pay items)</li> <li>Items (ACH, checks, debit card transactions and online Bill Payment) paid by Courtesy Pay</li> </ul>	\$28.00
<p>Overdraft transfers from one deposit product to another (system-generated)</p> <p>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.</p> <ul style="list-style-type: none"> <li>Imposed for overdrafts created by checks, ATM withdrawals, Debit Card transactions at the Point of Sale, Bill Payments, ACH or by other electronic means.</li> <li>Imposed by member, not by account, so multiple Essential Checking accounts do not receive 4 free transfers each.</li> </ul>	\$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



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