

Commercial Service Charges & Fees

Effective August 18, 2026

We're committed to keeping our commercial services 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 Commercial Service Charges and Fee Schedule below, and if you have any questions, our Business Services team is here to help—just give us a call or start a chat!

Checking Accounts		
BALANCE	MONTHLY MAINTENANCE	# OF FREE TRANSACTIONS*
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
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
Non-Profit Business Checking		
\$0	FREE	Unlimited

Digital Banking	
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
Zelle sent or received on any business checking	\$0.65/transaction

Treasury Management Services			
ACH Services			
	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
Wires			
	MONTHLY SERVICE CHARGE	PER ITEM DOMESTIC	PER ITEM INTERNATIONAL
Outgoing Online	\$10.00	\$15.00	\$30.00
Outgoing Phone/ In-Person		\$25.00	\$40.00
Incoming		\$5.00	\$5.00
Positive Pay			
Check Positive Pay		\$40.00/month per account	
ACH Positive Pay		\$40.00/month per account	

*Excess transactions will be subject to a \$0.20 per item fee.

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
Negative account fee for accounts with a negative status of 15 days or more	\$0.50 per day
Stop payment on checks, ACH	\$28.00 or \$56.00 per series

Overdraft Protection	
- 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
Overdraft transfers from one deposit product to another (system-generated)	\$2.00 per item
Overdraft transfers from Lines of Credit are free.	
- 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 Checking accounts do not receive 4 free transfers each.	



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