

Fee Schedule

Savings Account Fees	
Savings Withdrawal after 3 per quarter, waived with Checking	\$5 each
Savings Inactive Account after 18 consecutive months with month-end balance < \$100 and no other account (excluding Christmas Savings) and age is 24+	\$5 monthly
Dormant Account Fee	\$25 annually
Wealth Builder Check Fee after 3 per month	\$5 each
Wealth Builder Paper Statement Fee waived if age is under 18 or over 64 waived with Premier Checking	\$5 monthly
Christmas Savings Early Withdrawal	\$5 each
IRA Withdrawal or External Transfer if age is less than 59 ½	\$50 each

Checking Account Fees	
Rewards Checking Fee waived with direct deposits totaling \$1500 or average daily balance of \$2000	\$7 monthly
Premier Checking Fee 20% discount if age is 65+	\$10 monthly
Overdraft Fee each transaction > \$5, maximum of 5 per day	\$35 each
Paper Statement Fee waived if age is under 18 or over 64 waived with Premier Checking	\$5 monthly

ATM and Debit Card Fees	
ATM Balance Inquiry	\$2 each
ATM Out-of-Network Transfer or Withdrawal waived 2x per month with Checking waived 4x per month with Premier Checking	\$3 each
Foreign Transaction Fee	1% of total
Replacement Debit Card	\$10 each

Wire Transfer Fees	
Incoming or Outgoing Domestic	\$20 each
Incoming Foreign	\$30 each
Outgoing Foreign (not US\$)	\$55 each
Outgoing Foreign (US\$)	\$85 each

Safe Deposit Box Fees	
Size 3x5 50% discount with Premier Checking	\$40 annually
Size 3x10 50% discount with Premier Checking	\$65 annually
Size 5x10 50% discount with Premier Checking	\$75 annually
Size 10x10 50% discount with Premier Checking	\$100 annually
Replacement Key	per vendor
Drilling Fee	per vendor

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General Services Fees		
Account Reconciliation/Account Research	\$30	hourly minimum of 1 hour
Account Closure within 6 Months	\$25	
Account Forced Closure	\$25	
Cash Advance on non-CFCU Credit Card	3%	of advance
Cashier's Check	\$5	each waived once per month with Checking
Check Copy	\$3	each
Check Order		per design
Coin Deposited Rolled or Excessive Loose	5%	of deposit
Copy/Print/Fax	\$3	per page
Escheatment Fee	\$100	
Foreign and Other Collection Items	\$10	minimum fee plus costs incurred
Gift Card Purchase	\$3	each
Legal Action Processing	\$100	Levy, Garnishment, etc.
Mortgage Payoff Request	\$30	each
Negative Balance After 30 Days	\$15	
Non-sufficient Funds (NSF) Fee	\$35	each
Notary Fee	\$5	waived with Checking
Returned Deposit Item	\$20	each
Returned Mail Due to Incorrect Address	\$10	
Signature Guarantee	\$20	each

Stop Payment	\$35	each
Verification of Deposit	\$30	each

