

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 if age is 18-64, 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		
Premier Checking Monthly Service Fee 20% discount if age is 65+	\$10	monthly
NSF Items	\$35	each
Overdraft transactions greater than \$5 maximum of 5 per day	\$35	each
Stop Payment	\$35	each
Check Copy	\$3	each
Paper Statement Fee if age is 18-64, waived with Premier Checking	\$5	monthly
Check Orders		per design

Debit and ATM 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

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

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

Cornerstone Financial Credit Union Fee Schedule
Effective May 9, 2022

Savings Account Fees

Savings Withdrawal (in excess of 3 per quarter if no Checking Account)	\$5 per withdrawal
Savings Inactive Account (after 18 months if balance is less than \$100 at month-end and no other credit union account - excluding Christmas Savings Accounts. Waived for members if age is less than 24.)	\$5 per month
Dormant Account Fee	\$25 annually
Wealth Builder Check Fee (in excess of three checks per month)	\$5 per check
Wealth Builder Paper Statement Fee (without Premier Checking and age is between 18 and 64)	\$3 per month
Christmas Savings Early Withdrawal	\$5 per withdrawal
IRA Withdrawal or External Transfer (if age is less than 59 1/2)	\$50 per withdrawal

Checking Account Fees

easyChecking or Fresh Start Checking monthly service fee	Free
Premier Checking monthly service fee (if age is 65 or older)	\$8
Premier Checking monthly service fee (if age is under 65)	\$10
NSF Items	\$35 each
Overdraft transactions greater than \$5.00	\$35 each- max of 5/day
Stop Payment	\$35 each
Check Copy	\$3 per copy
Paper Statement Fee (without Premier Checking)	\$3 per month
Bill Pay Inactivity Fee (if no bills paid within 3 months)	\$3 per month
Check Orders	Varies by design

Debit and ATM Fees

Non-CFCU ATM withdrawals/transfers in excess of 2 per month (with Fresh Start and easyChecking)	\$3 each
Non-CFCU ATM withdrawals/transfers in excess of 4 per month (with Premier Checking)	\$3 each
ATM Balance Inquiry	\$2 each
Foreign Transaction Fee	1% of transaction
Replacement Card	\$10 each

General Services Fees

Account Reconciliation/Account Research	\$30 per hour/1 hr. min.
Account Closure (if within the first 6 months)	\$25
Account Forced Closure	\$25
Cash Advance on non-CFCU Credit Card	3% of advance
Cashier's Check (one per month free with Checking Account)	\$5 per check
Coin Deposited (rolled or excessive loose)	5% of deposit
Copy/Print/Fax	\$3 per page
Escheatment Fee	\$100
Foreign and other Collection Items	\$10 plus costs incurred
Gift Card Purchase	\$3 each
Legal Action Processing (Levy, Garnishment, Etc.)	\$100 each
Mortgage Payoff Request	\$30 each
Negative Balance (after 30 days)	\$15
Notary Fee (if no Checking Account)	\$5 each
Returned Deposit Item	\$20 each
Returned Mail due to incorrect address	\$10
Signature Guarantee	\$20 per request
Verification of Deposit	\$30 each

Wire Transfer Fees

Wire Transfer - Incoming or Outgoing Domestic	\$20 per transfer
Wire Transfer - Incoming Foreign	\$30 per transfer
Wire Transfer - Outgoing Foreign (Foreign Currency)	\$55 per transfer
Wire Transfer - Outgoing Foreign (U.S. Dollars)	\$85 per transfer

Safe Deposit Box Fees

Size 3 X 5 (\$20.00 with Premier Checking)	\$40 annually
Size 3 X 10 (\$32.50 with Premier Checking)	\$65 annually
Size 5 X 10 (\$37.50 with Premier Checking)	\$75 annually
Size 10 X 10 (\$50.00 with Premier Checking)	\$100 annually
Replacement Key	Per Vendor
Drilling Fee	Per Vendor