

Business Fee Schedule

Business Checking Fees		
160 items included per month, then \$0.30 per item over allotment		
ACH Credit	after 20	\$0.30
ACH Debit	after 20	\$0.30
Checks Received	after 40	\$0.30
Deposits	after 10	\$0.30
Draft Clearing	after 60	\$0.30
Rolled Coin	after 10	\$0.30
Cash Deposit/Withdrawal		\$0.30
- per \$100 after \$2,500		
Business Checking Service	monthly	\$10.00
- if balance falls below \$1500 and no loan		
Paper Statement	monthly	\$5.00
- waived with Business Select Checking		

Savings Account Fees		
Dormant Account	annually	\$25.00
- after 36 months of inactivity		
Money Market Paper Statement	monthly	\$5.00
- waived with Business Select Checking		
Share Savings Inactive Account	monthly	\$5.00
- after 18 consecutive months with month-end balance < \$100 and no other account		
Share Savings Withdrawal		\$5.00
- after 3 per quarter, waived with Checking		

Business Select Checking Fees		
420 items included per month, then \$0.30 per item over allotment		
ACH Credit	after 70	\$0.30
ACH Debit	after 70	\$0.30
Checks Received	after 120	\$0.30
Deposits	after 20	\$0.30
Draft Clearing	after 120	\$0.30
Rolled Coin	after 20	\$0.30
Cash Deposit/Withdrawal		\$0.30
- per \$100 after \$10,000		
Business Select Checking Service	monthly	\$20.00
- balance of \$25,000 or more earns fee credit per Truth-in-Savings Disclosure : Business Shares		

ATM and Debit Card Fees	
ATM Balance Inquiry	\$2.00
ATM Out-of-Network Transfer or Withdrawal	\$3.00
- waived 2x per month	
Foreign Transaction	1.00%
- percent of transaction originating outside USA	
Replacement Debit Card	\$10.00

Wire Transfer Fees	
Incoming or Outgoing Domestic	\$20.00

Business Fee Schedule

General Service Fees		
Account Reconciliation/Research	hourly	\$30.00
Account Closure within 6 Months		\$25.00
Account Forced Closure		\$25.00
Check Order	varies per design	
Copy/Print/Fax	per page	\$3.00
Escheatment		\$100.00
Foreign and Other Collection Items		\$10.00
- minimum fee plus costs incurred		
Legal Action Processing		\$100.00
- Levy, Garnishment, etc.		
Negative Balance After 30 Days		\$15.00
Notary Service		\$5.00
- waived with Checking		
Returned Mail Due to Incorrect Address		\$10.00
Signature Guarantee		\$20.00
Stop Payment		\$35.00
Verification of Deposit		\$30.00

General Transaction Fees	
Cash Advance on non-CFCU Credit Card	3.00%
Cashier's Check	\$5.00
Gift Card Purchase	\$3.00
Non-sufficient Funds (NSF) Item	\$35.00
Overdraft Transfer from Line of Credit	\$10.00
Returned Deposit Item	\$20.00

Safe Deposit Box Fees		
Size 3x5	annually	\$40.00
Size 3x10	annually	\$65.00
Size 5x10	annually	\$75.00
Size 10x10	annually	\$100.00
Replacement Key	varies per vendor	
Drilling Fee	varies per vendor	

