

Business Fee Schedule

| Checking Account Monthly Service Fees | |
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| Premier Business Checking | No Monthly Service Fee |
| Overdraft/Returned Item Fees | |
| NSF (for unpaid check or ACH items returned for non-sufficient funds) | \$38.00 per item |
| NSF Courtesy Paid Item (for overdrawing a checking account related to ACH and check items) | \$38.00 per item |
| Courtesy Pay (for overdrawing a checking account related to debit card or ATM transactions) | \$38.00 per item |
| Uncollected Funds (for ACH or check items where sufficient funds are not yet available) | \$38.00 per item |
| Overdraft Protection Transfer | \$10.00 per transfer |
| Account Fees | |
| Early Account Closure (if closed within 180 days of account opening) | \$20.00 |
| Checking Account Inactivity (after 12 consecutive months of no financial activity) | \$5.00 per month |
| Bad Address/Returned Mail | \$5.00 per month |
| Electronic Access Fees | |
| Digital Banking including Bill Pay and Text Banking | Free |
| Telephone Banking | Free |
| Transactions and Inquiries at CFCU-owned ATMs and ATMs that use the Allpoint Network~ | Free |
| Transactions and Inquiries at Non CFCU-owned ATMs and ATMs that do not use the Allpoint Network~ | \$1.50 per transaction |
| Card Replacement (additional expedited mailing fees may apply) | \$10.00 per replacement |
| Other Fees | |
| Stop Payment | \$38.00 per check/ACH item or range of checks |
| Temporary checks (4 minimum) | \$1.00 for each increment of 4 |
| Telephone Transfer processed by CFCU Representative | \$5.00 per transfer |
| Teller/Official Check Withdrawal | \$5.00 per check (2 Free per visit, limit 6 per month) |
| Redeposit for presented item returned unpaid and resubmitted | \$10.00 per item |
| Returned Check for presented item returned not paid and debited from account | \$20.00 per item |
| Account Research (1 hour minimum) | \$25.00 per hour |
| Verification of deposit/credit reference (charged to requestor) | \$25.00 |
| Notice of Levy/Restraining Order | \$100.00 per notice |
| Escheated account charges | Variable processing costs as allowed under state law |

*Debit card transactions must post and settle to the account to be included in the monthly count. ATM transactions are not included in the monthly count.

**The monthly check count includes each check item deposited to the account and each check item paid (cleared) from the account. The total charge will be applied to the account at month-end.

*ADB = Average Daily Balance for the calendar month

~Go to www.allpointnetwork.com for a listing of ATMs that use Allpoint Network

Effective 6/1/2019