

Fee Schedule

Checking Account Monthly Service Fees	
Simply Checking	
With at least 12 debit card transactions* per month	No Monthly Service Fee
With less than 12 debit card transactions* per month	\$3.00 per month
Transformation Checking	
With at least 12 debit card transactions* per month or ADB ⁺ \$5,000 or more	No Monthly Service Fee
With less than 12 debit card transactions* per month and ADB ⁺ less than \$5,000.	\$8.00 per month
Classic Checking	No Monthly Service Fee
Electronic Checking	\$3.00 per month, waived if enrolled in eStatements
Premier Checking	
With Direct Deposit at least once per month and ADB ⁺ \$500 or more	No Monthly Service Fee
With no Direct Deposit within the month or ADB ⁺ \$500 or less	\$5.00 per month
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, if opted in)	\$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
Debit Card	\$1.00 per month** (For Classic Checking ONLY)
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	\$20.00 per item

account	
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
IRA Account Fees	
IRA New Plan Account	\$10.00 per plan
IRA Direct Transfer Withdrawal	\$25.00 per transfer

*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.

**This fee is charged is you make 1 or more purchases at a merchant location in a month.

*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