



## BUSINESS FEE SCHEDULE

Effective August 15, 2014

SAVINGS FEES	
Savings Maintenance	\$3.00 per month
ACCOUNT FEES	
Overdraft Transfer Fee	\$10.00 per item
Non-Sufficient Funds Fee	\$30.00 per occurrence
Overdraft Privilege Fee	\$30.00 per occurrence
Stop Payment Fee	\$25.00 per request
Checking Printing	Price varies
From Me to Me Returned Item	\$30.00 per occurrence
Returned Deposit Item Fee	\$10.00
3 <sup>rd</sup> Attempt ACH Collection	\$5.00 per item
Coin Handling Fee	Free
Checking Cashing Fee	\$3.00 per \$100 of check; members excluded if deposit, loan & credit card balance exceed the check amount
OTHER SERVICE FEES	
Statement Copy Fee	\$5.00 per month
Paper Statement Fee	\$3.00 per month
Research Fee	\$20.00 per hour
Wire Transfer (Incoming)	\$10.00 per transfer
Wire Transfer Fee (Outgoing – Domestic)	\$25.00 per transfer
Wire Transfer Fee (Outgoing – International)	\$40.00 per transfer
FIS** Convenience Fee for Pay by Phone	\$10.00 per occurrence
Western Union (International)	\$40.00 plus Western Union Fee

Cashier's Check	\$5.00 per check
Money Order	\$2.00 per item
FIS** Convenience Fee for Pay by Phone	\$10.00 per occurrence
Inactive Account Fee	\$5.00 per month after 1 year of inactivity and account balance under \$1,200
Account Closure Fee	\$10.00 per account if closed within first 6 months
Copy of Check	\$3.00 per check
Copy of Transaction	\$3.00 per transaction
Verification of Deposit	\$10.00 per check
Gift Card Fee	\$4.00 per card
Bad Address Fee	\$
Fax Service	\$2.00 first page \$1.00 each additional page
Levies, Writs, and Garnishments	\$50.00 per item
EFT FEES	
Bill Pay – Unlimited Bills	FREE
Bill Pay – Stop Payment	\$25.00 per request
Bill Pay – Expedited Payment	
Fees: Overnight Check	\$25.00 per request
Next Day ACH (ePay)	\$4.00 per request
CCU owned machines and ATMs	FREE per item
Non-CCU owned ATMs	
ATM Withdrawal/	\$1.50 per item
Transfer Balance Inquiry	\$1.00 per inquiry
Replacement Card Fee	\$5.00 per card
Debit Card Express Fee	\$30.00 per card
Debit Card transaction	FREE per transaction
International Service	1% of transaction
Assessment Fee	(multi) .8% of transaction
	(single)
SAFE DEPOSIT BOXES	

Annual Rental Size 3 X 5	\$30.00 per year
Annual Rental Size 3 X 10	\$40.00 per year
Annual Rental Size 5 X 10	\$60.00 per year
Annual Rental Size 10 X 10	\$100.00 per year
Key Deposit	\$25.00 per key
Key Non-Return Fee	\$25.00
SHARE VALUE	
Par Value of One Share	\$5.00
Membership Fee	\$5.00
REMOTE DEPOSIT SERVICES FEE	
The fee will be based on your deposit and loan balance:	
\$0-\$24,999.99	\$35 per month
\$25,000-\$49,999.99	\$30 per month
\$50,000-\$99,999.99	\$25 per month
\$100,000+	no charge
RDC Monthly fees will be charged to your account on the balance at the end of the month as reported on your account with the credit union. Fees will be posted to your account the first business day of the following month.	
<b>Delivery Schedule:</b>	
Cut off time for processing: <u>9:00 am for 10:00 am posting</u> and <u>3:00 pm for 4:00 pm posting</u>	
<b>Remote deposit items received by the Financial Institution after the cutoff time will be processed and credited to the account on the next business day.</b>	
ACH ORIGATION AND RDC ADDITIONAL FEES	
RDC Set Up and Training Fee	\$75.00
ACH and RDC Set Up and Training Fee	\$100.00
Equipment Fee	\$350.00 (first scanner free)
Retrieval Fee for Items Past 90 days	\$15.00 per item
NOT FOR PROFIT BUSINESS MEMBERS	
ACH Origination Pricing	

Monthly Maintenance	\$10.00
Software Maintenance Fee	\$0.00/month
Per Transmission Fee	\$0.00
Per Credit Transaction Origination	\$.015
Per Debit Transaction Origination	\$.015
Return Credit Items/Notification of Change	\$2.00
ACH Set Up and Training Fee	\$75.00
<b>FOR PROFIT BUSINESS MEMBERS</b>	
<b>ACH Origination Pricing</b>	
Origination Monthly Fee	\$25.00
Software Maintenance Fee	\$0.00/month
Per Transmission Fee	\$0.00
Per Credit Transaction Origination	\$0.15
Per Debit Transaction Origination	\$0.15
Return Credit Items/Notification of Change	\$2.00
ACH Set Up and Training Fee	\$75.00
<b>SIMPLE BUSINESS CHECKING FEES</b>	
Monthly Service Charge	\$0.00
Account Item	FREE up to 500 items \$0.25 over 500 items
Depository Bag	\$5.00 zipper bag \$20.00 locked bag
<b>BUSINESS INTEREST CHECKING FEES</b>	
Monthly Service Charge	\$20.00
Account Item	FREE up to 750 items \$0.25 over 750 items
Depository Bag	\$5.00 zipper bag \$20.00 locked bag
<b>BUSINESS INTEREST PLUS CHECKING FEES</b>	
Monthly Service Charge	\$30.00

Account Item	FREE up to 1000 items \$0.25 over 1000 items
<b>ORGANIZATION CHECKING FEES</b>	
Monthly Service Charge	\$5.00 (if balance drops below \$600 during the month)
Depository Bag	\$5.00 zipper bag \$20.00 locked bag

**Fees for Overdrawing Accounts.** Fees for overdrawing your account may be imposed on each check, draft item, ATM transaction and one-time debit transactions (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, time or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

For ATM and one-time debit transaction, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transaction. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Changes

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Fee Schedule. If you have any questions or require current rate and fee information on your accounts please call the Credit Union.

