

FEE SCHEDULE

CHECKING ACCOUNT FEES	
NSF Fee (Check,ACH,ATM/Debit Card,BillPay)	\$34.50/Item
Check Reorder w/o Reorder Form	\$3.00
InControl Checking	\$2.99 per month
CAPITOL PLUS MONEY MARKET ACCOUNT FEES	
Low Balance	\$10.00/per month
If minimum average daily balance not met	
Excessive Number of Withdrawals	\$30.00 /Item Per Reg D Limit
CREDIT CARD FEES	
Late Payment	\$25.00
Over the Limit	\$25.00
Phone Payment	\$10.00/Each
Return Payment	\$25.00/Item
SAFE DEPOSIT BOX FEES	
3 x 5	\$15.00/Year
5 x 5	\$25.00/Year
3 x 10	\$30.00/Year
5 x 10	\$45.00/Year
10 x 10	\$70.00/Year
Drilling of Boxes	\$100/Plus Locksmith Fees
Lost Safe Deposit Box Key	\$10.00/Plus Locksmith Fees
LOAN FEES	
Loan Late Payment	5% of Payment due (min \$25)
ECM Phone Payment using Debit or Credit Card	\$15.00/Payment
ECM Web Payment using Debit or Credit Card	\$5.00/Payment
Refinance Current CCU Loan	1% of Loan Balance
Returned Payment (Check,ACH,Debit/Credit Card)	\$25.00/Payment
Skip-A-Payment Fee	\$25.00
ATM/DEBIT CARD FEES	
Courtesy Pay Fee (Check,ACH,ATM/Debit Card,BillPay)	
Available Balance up to neg. (\$5.00)	\$12.50/Item
Available Balance greater than neg. (\$5.00)	\$31.00/Item
NSF Fee (Check,ACH,ATM/Debit Card,BillPay)	\$34.50/Item
ATM Usage Fee	\$2.00/each transaction at ATM not owned or affiliated with CCU
Card Replacement Fee	\$5.00/Each
Pin Reissue Fee	\$5.00/Each
Rushed Card Mailer	\$60.00/Each
Temporary Checks	\$5.00/Set of 8

OTHER SERVICE FEES	
Account Closure Fee	\$5.00/if closed within 6 Months
Account Research	\$20.00/Hour (\$20 minimum)
Account Reconciliation	\$20.00/Hour (\$20 minimum)
Bill Pay Inactive Account Processing Fee	\$5.00/month after 3 months inactivity
Check Cashing	1%/Account balance is < \$100 and has no other CCU Services
Coin Counting-NonMember/Savings Only	3%/Coin Ticket
Collection Item	\$10.00/Item
Courtesy Pay Fee (Check,ACH,ATM/Debit Card,BillPay)	
Available Balance up to neg. (\$5.00)	\$12.50/Item
Available Balance greater than neg. (\$5.00)	\$31.00/Item
Deposited Item Return Fee	\$5.00/Item From 3rd Party
Deposited Item Return Fee	\$30.00/Item From Member's Account
Fax Copy of Paid Item	\$5.00/Item
FedEx Mail Fee	\$40.00/Mailing
Gift Card	\$3.50/Each
In Person/Phone - Stop Payment Fee	\$30.00/Request *
Inactive Account Processing Fee	\$5.00/Month after 6 months inactivity and balance <\$100
Legal Processing/Garnishments/Levies	\$50.00/Item
Membership Fee	\$1.00/lifetime membership
Money Order	\$2.00/Per Money Order
Notary Services-Non Member	\$6.00/Item
Official Check	\$3.00/Check
Official Check Stop Pay Fee	\$30.00/Request
Online - Stop Payment Fee	\$20.00/Request *
Overdraft Share Transfer Fee	\$4.00/Item
Photocopy of Paid Item Fee	\$3.00/Item-two per month free
Returned Bankdraft or External Transfer	\$30.00/Item
Returned Statement Processing Fee	\$5.00/Month
Statement Copy Fee	\$3.00/Copy per Month
Reloadable Card	\$6.95/Initial Use \$4.00/Reload at CCU Branch
Travel Card	\$6.95/Initial Use \$2.95/Companion Card \$4.00/Reload at CCU Branch
Western Union & Wire Transfer (Outgoing/Dom.)	\$15.00/Transfer

*per series of checks

Effective July 1, 2020