

# SERVICE CHARGES

Effective February 11, 2019

MEMBERSHIP FEES	TRADITIONAL*	CLASSIC	PREMIER	HOW TO AVOID:
Monthly Membership Fee For Low Balance Accounts <sup>1,3</sup>	\$5.00	\$0.00	\$0.00	Maintain an average daily balance of \$250 or more
Monthly Membership Fee <sup>2,3</sup>	\$2.00/month	\$2.00/month	\$2.00/month	Enroll in eStatements

MISCELLANEOUS ACCOUNT FEES	TRADITIONAL*	CLASSIC	PREMIER	HOW TO AVOID:
Statement Copy Fee	\$1.00/page	\$0.00	\$0.00	Enroll in eStatements
History Inquiry Copy Fee	\$1.00/page	\$0.00	\$0.00	Enroll in eStatements
Phone Transaction Fee (excluding PA24)	\$2.00	\$2.00	\$2.00	Utilize Online Banking or CCF Mobile App
Returned Item <sup>4</sup>	\$30.00/item	\$30.00/item	\$30.00/item	Maintain positive balance
3rd Party Checks	\$30.00/item	\$30.00/item	\$0.00	Maintain Premier Membership
Account Research Fee (minimum 1 hour)	\$18.00/hour	\$18.00/hour	\$18.00/hour	

SHARE DRAFT FEES	TRADITIONAL*	CLASSIC	PREMIER	HOW TO AVOID:
Check Cashing Fee	\$5.00	\$5.00	\$5.00	Check is less than \$100, \$250 on deposit in account or has direct deposit.
Temporary Check Fee	\$4.00/4 checks	\$0.00	\$0.00	Maintain Classic or Premier Membership
Draft Copy Fee	\$3.00	\$0.00	\$0.00	Utilize Online Banking or CCF Mobile App to review images
Check Ordering (price depends on style)	Varies	Varies	1 free box per year <sup>5</sup>	Maintain Premier Membership
Expedited Delivery of Checks	\$4.55 minimum	\$4.55 minimum	\$4.55 minimum	
Stop Payment Fee	\$30.00/item	\$0.00	\$0.00	Maintain Classic or Premier Membership
Stop Payment on Series (3 or more)	\$30.00/item	\$0.00	\$0.00	Maintain Classic or Premier Membership
Interest Checking Monthly Service Fee	\$5.00	\$5.00	\$5.00	Maintain an average daily balance of \$500 or more
Money Market Checking Monthly Service Fee	\$10.00	\$10.00	\$10.00	Maintain an average daily balance of \$2500 or more

OVERDRAFT & RETURNED ITEM FEES	TRADITIONAL*	CLASSIC	PREMIER	HOW TO AVOID:
<i>For checks, in-person or electronic withdrawals, or other electronic means</i>				
CP Overdraft Fee (items paid using Courtesy Pay)	\$30.00/item	\$30.00/item	\$30.00/item	Contact CCF for Overdraft protection options
CP OVDRF (drafts paid or over-limit with Courtesy Pay)	\$30.00/item	\$30.00/item	\$30.00/item	Contact CCF for Overdraft protection options
NSF/RTD Item Fee (insufficient funds/returned item)	\$30.00/item	\$30.00/item	\$30.00/item	Contact CCF for Overdraft protection options

VISA FEES	TRADITIONAL*	CLASSIC	PREMIER	HOW TO AVOID:
Visa Replacement Card - Overnight Shipping	\$35.00	\$35.00	\$0.00	Maintain Premier Membership
Visa Gift Card	\$3.00 in branch	\$3.00 in branch	\$3.00 in branch	
Draft Copies	\$15.00	\$15.00	\$15.00	Utilize Online Banking or CCF Mobile App to review images
Late Fee	\$25.00	\$25.00	\$25.00	Utilize automated payment methods to pre-schedule payments

ACH FEES	TRADITIONAL*	CLASSIC	PREMIER	HOW TO AVOID:
ACH Stop Payment Fee	\$30.00/item	\$0.00	\$0.00	Maintain Classic or Premier Membership

ATM/DEBIT CARD FEES	TRADITIONAL*	CLASSIC	PREMIER	HOW TO AVOID:
ATM/Debit Card Withdrawal/Transfer/POS Transaction (per month)	\$1.50 after 12	\$1.50 after 12	\$1.50 after 20	
ATM Balance Inquiries	\$1.50/inquiry	\$1.50/inquiry	\$1.50/inquiry	Utilize Online Banking or CCF Mobile App
Visa Debit/ATM Card Replacement Fee (1 free card per year)	\$5.00/card	\$5.00/card	\$5.00/card	
ATM/Debit Card Replacement - Overnight Shipping	\$30.00	\$30.00	\$0.00	Maintain Premier Membership
ATM/Debit Card Replacement - FedEx to Different Address	\$35.00	\$35.00	\$0.00	Maintain Premier Membership

Traditional membership- Members with a combined share balance OR combined consumer loan, mortgage and Visa balance of \$7,499 or less  
 Classic- Members with combined share balance OR combined consumer loan, mortgage and Visa balance of \$7,500 - \$24,999  
 Premier membership- Members with combine share balance OR combined consumer loan, mortgage and Visa balance of \$25,000 and higher  
 \*Any account not in good standing will also be considered a Traditional Level account.

WIRES & WESTERN UNION	TRADITIONAL*	CLASSIC	PREMIER
Wire Transfer - Domestic	\$25.00/item	\$25.00/item	\$25.00/item
Wire Transfer - Foreign	\$45.00/item	\$45.00/item	\$45.00/item

MONEY ORDERS	TRADITIONAL*	CLASSIC	PREMIER
Money Orders	\$2.00 each	\$0.00	\$0.00
Stop Payment Fee	\$30.00	\$0.00	\$0.00
Money Order Research Fee	\$10.00/money order	\$10.00/money order	\$0.00

MISCELLANEOUS CREDIT UNION FEES	TRADITIONAL*	CLASSIC	PREMIER
Corporate Check Fee	\$3.00	\$0.00	\$0.00
Pay by Phone Fee	\$15.00	\$15.00	\$15.00
Inactive Account Fee (6 mos. inactive for members over 18)	\$10.00+membership fee	\$0.00	\$0.00
Escheat Fee	\$50.00	\$50.00	\$50.00
Completion of Request for Deposit Verification	\$10.00	\$10.00	\$10.00
Account Closing Fee	\$10.00	\$10.00	\$10.00
Holiday Share Account Early Closing Fee	\$15.00	\$15.00	\$15.00
Return/Bad Address Fee	\$5.00	\$5.00	\$5.00
Coin Sorting Fee (Non-CCF members pay 8%)	No fee	No fee	No fee
Garnishment and Levy Processing	\$45.00	\$45.00	\$45.00
Skip-A-Pay			
Loan payment of \$50.00 or less	\$15.00	\$15.00	\$15.00
Loan payment of \$50.01-\$199.99	\$25.00	\$25.00	\$25.00
Loan payment of \$200 or more	\$40.00	\$40.00	\$40.00
Shared Branch Withdrawal (per month)	\$5.00 after 1 transaction	\$5.00 after 2 transactions	\$5.00 after 4 transactions

ONLINE SERVICES FEES	TRADITIONAL*	CLASSIC	PREMIER
External Transfer Fee (first three external <sup>6</sup> digital banking transfers per month are free)	\$5.00	\$5.00	\$5.00

## NON-MEMBER FEES

Cashing Member Checks.....	\$10.00
Cashing Money Orders.....	\$5.00
Cashing Corporate Drafts.....	\$5.00
ATM Surcharge Fee.....	\$3.50
Coin Sorting Fee.....	8%

- 1- This fee is charged to accounts with an Aggregate Average Daily Balance under \$250 and will be waived if the account has an active loan or Visa credit card.  
 2 -This fee is charged to accounts with an Aggregate Average Daily Balance over \$250 and can be waived by electing to discontinue receiving a mailed account statement and receive an e-statement.  
 3 -Monthly membership fees are waived for members under age 18, 62 and older, and Core Rewards members ages 18-24.  
 4 - Loans/accounts covered under specific licensing/contract provisions will be assessed fee amount only within accordance to regulations.  
 5 - Free box of checks in standard style only; custom styles are an additional cost.  
 6 - External transfers include funds transferred through Online and Mobile Banking from CCF to an external institution.