

Fee Schedule

Revised November 2017



	Traditional*	Classic	Premier
Membership Fees			
Monthly Membership Fee For Low Balance Accounts ^{1,3}	\$5.00	N/A	N/A
Monthly Membership Fee ^{2,3}	\$2.00/month	\$2.00/month	\$0.00
<i>You can waive the \$5 fee by maintaining an Aggregate Average Daily Balance of \$250 or greater. The \$2.00 fee can be waived by electing e-statements.</i>			
Miscellaneous Account Fees			
Statement Copy Fee	\$1.00/page	\$0.00	\$0.00
History Inquiry Copy Fee	\$1.00/page	\$0.00	\$0.00
Phone Transaction Fee (Excluding PA24)	\$1.00	\$1.00	\$0.00
Return Item ⁵	\$30.00/item	\$30.00/item	\$30.00/item
3rd Party Checks	\$30.00/item	\$30.00/item	\$0.00
Account Research Fee (minimum 1 hour)	\$18.00/hour	\$18.00/hour	\$18.00
Share Draft Fees			
Temporary Check Fee	\$4.00/4 checks	\$0.00	\$0.00
Draft Copy Fee	\$3.00	\$0.00	\$0.00
Check Printing (min. price depending on style)	\$19.60/box	\$19.60/box	\$0.00
Expedited Delivery of Checks	\$4.55 minimum	\$4.55 minimum	\$4.55 minimum
Stop Payment Fee	\$30.00/item	\$0.00	\$0.00
Stop Payment on Series (3 or more)	\$30.00/item	\$0.00	\$0.00
Interest Checking Monthly Service Fee (If account falls below \$500 Average Daily Balance)	\$5.00	\$5.00	\$5.00
Money Market Checking Monthly Service Fee (If account falls below \$2,500 Average Daily Balance)	\$10.00	\$10.00	\$10.00
Overdraft and Returned Item Fees (For checks, in-person or electronic withdrawals, or other electronic means)			
CP Overdraft Fee (items paid using Courtesy Pay)	\$30.00/item	\$30.00/item	\$30.00/item
CP OVDRF (drafts paid or over-limit with Courtesy Pay)	\$30.00/item	\$30.00/item	\$30.00/item
NSF/RTD Item Fee (insufficient funds/returned item)	\$30.00/item	\$30.00/item	\$30.00/item
Visa Fees			
Visa Replacement Card - Overnight Shipping	\$35.00	\$35.00	\$0.00
Visa Gift Card	\$3.00 at branch \$4.95 Online	\$3.00 at branch \$4.95 Online	\$3.00 at branch \$4.95 Online
Draft Copies	\$15.00	\$15.00	\$15.00
Late Fee	\$25.00	\$25.00	\$25.00
ATM/Debit Card Fees			
ATM/Debit Card Withdrawal/Transfer/POS Transaction	\$1.50 after 12	\$1.50 after 12	\$1.50 after 20
ATM Balance Inquiries	\$1.50/inquiry	\$1.50/inquiry	\$1.50/inquiry
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
ATM/Debit Card Replacement - FedEx to Different Address	\$35.00	\$35.00	\$0.00
ACH Fees			
ACH Stop Payment Fee	\$30.00/item	\$0.00	\$0.00
Wires & Western Union			
Wire Transfer - Domestic	\$20.00/item	\$20.00/item	\$20.00/item
Wire Transfer - Foreign	\$35.00/item	\$35.00/item	\$35.00/item
Money Orders			
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

Fee Schedule (continued)



	Traditional*	Classic	Premier
Miscellaneous Credit Union Fees			
Corporate Check Fee	\$3.00	\$0.00	\$0.00
Pay by Phone Fee (Phone Payment on CCF loan with a Non-CCF Debit Card)	\$15.00	\$15.00	\$15.00
Inactive Account Fee (6 mos. inactive for members over 18)	\$10.00+membership fee	N/A	N/A
Escheat Fee	\$50.00	\$50.00	\$50.00
Completion of Request for Deposit Verification	\$10.00	\$10.00	\$10.00
Early Account Closing Fee (if closed in less than 90 days)	\$10.00	\$10.00	\$10.00
Holiday Share Account Early Closing Fee (if closed before 10/16)	\$15.00	\$15.00	\$15.00
Return/Bad Address Fee (Fee incurred each time mail is received back from Post Office)	\$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	\$45	\$45
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
Online Services Fees			
Online Banking (formerly NA24)	No fee	No fee	No fee
Online Bill Pay - Set Up Charge	No fee ⁴	No fee ⁴	No fee ⁴
Online Bill Pay - Monthly Fee	No fee ⁴	No fee ⁴	No fee ⁴
Non-Member Fees			
Cashing Member Checks	\$5.00	N/A	N/A
Cashing Money Orders	\$5.00	N/A	N/A
Cashing Corporate Drafts	\$5.00	N/A	N/A
ATM Surcharge Fee	\$3.50	N/A	N/A

¹This 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.

²This 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.

³Monthly membership fees are waived for members under age 18 or age 62 and older. And Choice Tunes members ages 18-24.

⁴In order to qualify for "no fee" Online Bill Pay, the member must sign-up for E-statements. Bill Pay will be deactivated if payments go inactive for a period of 6 months.

⁵Loans/accounts covered under specific licensing/contract provisions will be assessed fee amount only within accordance to regulations.

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.