

## GENERAL FEES

Travelers Checks	1% of face value
Courier Service	cost + \$5.25
Federal Express	cost + \$5.00
Overnight Mail	cost + \$5.00
Notary Service	\$10.00 per signature
<b>Escheat Notification</b>	<b>\$5.00</b>
(unless you have 4 or more products with CCFCU)	
Bad Address Fee	\$5.00 per month
Tax Form Replacement	\$5.00
Locator Service (Address Correction)	\$10.00
Dormant Account Fee	\$2.00

## SAVINGS FEES

Membership Fee	\$5.00
Non Member Check Cashing fee	\$5.00
Excess W/D Fee (First 3 free/month)	\$3.00/withdrawal
Savings Below Minimum Balance	\$2.00/per month
3rd Party W/D Fee	\$5.00/item
International Wire Fee	\$30.00/wire
Domestic Wire Transfer	\$25.00/wire
Incoming Wire Fee	\$10.00/wire

Collection Item	\$20.00/item
Returned Deposit Item	\$25.00/item
Stop Payment Fee	\$25.00/Item/Range
Statement Copy	\$3.00/page
Interim Statement	\$2.00/page

Closing Fee (Within 1 year of opening)	\$10.00
Reopen Closed Account Fee	\$10.00
Dormant Account Fee	\$2.00
Escheat Notification	\$5.00
Verification of Deposit	\$10.00
Check Cashing (Single Product Accounts Only)	
Waived with minimum balance of \$500.00 or other loan accounts open	\$10.00
Balance Inquiry (telephone inquiry only)	\$2.00/inquiry*
Transfer per request (via phone request only)	\$2.00/transfer*

\* These fees waived when using **First 24** voice response or **HOME BANKING** (Limit 6 transfer per month)

## CHECKING ACCOUNTS FEES

Basic Checking	\$1.00
-Per check over 20 each month	\$0.20
-Automatic Overdraft from Savings (per transfer)	\$1.00
Prestige	\$9.00
(Fee waived with average daily balance of \$1,000 or more)	
Platinum (55yrs and above)	\$2.00
(Waived with \$200 minimum monthly deposit )	
Green Rewards	No Fee
Student	No Fee
Money Market	No Fee

### Non Sufficient Funds (NSF)

ATM Overdraft Paid Fee	\$25.00/item
ACH Overdraft Paid Fee	\$25.00/item
Overdraft Privilege Pay Fee	\$25.00/item
In Person OD Fee	\$25.00/item
Overdraft Transfer fee from Savings	\$1.00/item
Balance Inquiry (telephone inquiry only)	\$2.00*
Transfer request (telephone only)	\$2.00*
Fourth Check & thereafter MM Acct	\$25.00

Insufficient Funds (NSF)	\$25.00/Item
Returned ACH Fee	\$25.00/Item
Stop Payment (Bank Check)	\$25.00/Item
Statement Copy	\$3.00/page
Interim Statement	\$2.00/page
3rd Party W/D Fee	\$5.00/Item
Verification of Deposit	\$10.00

International Wire Fee	\$30.00/Item
Receiving Local or Inter Fee	\$10.00/Item
Domestic Wire Transfer	\$25.00/Item
Legal Process/Tax Levy	\$30.00/Item
Foreign Check Collection Item	\$30.00/Item
Check Photocopy (First 3 free per month)	\$5.00/Item
Temporary Checks (8 pieces)	\$2.00
Signature Guarantee	\$5.00
Account Reconciliation/Research	\$30.00/Hour
Replacement Plastic Card	\$10.00
-2nd Replacement Card	\$20.00
-3rd Replacement Card	\$30.00

## VISA FEES

VISA Over-Limit Fee	\$20.00
Replacement Plastic Card	\$10.00
-2nd Replacement Card	\$20.00
-3rd Replacement Card	\$30.00
Returned VISA Payment	\$25.00
Cash Advance Fee (on us or foreign card)	
2% of transaction or \$5.00 whichever is greater	
VISA Late Charge	\$10.00

## LOAN CHARGES

\$25.00/item

Loan Application Fee	\$25.00
----------------------	---------

Consumer Loan Late Charge 20% of finance or \$10.00 whichever is less.

Line of Credit Late Charge	\$10.00
Home Equity Line of Credit Fees	
Late Payment - 6% of Finance Charge will apply	
Third Party Fees will vary	

## HOLIDAY CLUB ACCOUNTS

Early Withdrawal/Close Account \$5.00  
(Withdrawal prior to second Friday in November will result in account closure)

## INDIVIDUAL RETIREMENT ACCOUNTS

Account Closure Fee	\$15.00
---------------------	---------

