



## FEE SCHEDULE

### GENERAL SERVICES

Account History .....	\$ 1.00/page
Copy of Statement .....	\$ 5.00/print
Cashier's / Credit Union Check .....	\$ 5.00/each
Check by Phone (Loan payments ONLY) .....	\$ 10.00/each
Coin Deposit / Exchange .....	3% of amount
Collection Item	
Received .....	\$ 35.00/each
Sent .....	\$ 35.00/each
Copy of Deposited Check .....	\$ 5.00/each
Copy of Paid CU Check/Money Order .....	\$ 3.00/each
Copy of Sales Draft (Debit or Credit Card) .....	\$ 15.00/each
Declined Loan Application Fee .....	\$ 25.00/each
(Fee charged if denied within the last 90 Days; refunded if approved)	
Early Closure (within 6 months of opening) .....	\$ 1.00
Escheat Notice .....	\$ 2.00/notice
CU Official Check/Money Order Escheated to State .....	\$ 21.00/each
Loan Payment Extensions .....	\$ 25.00/each
Levy / Attachment .....	\$ 50.00/each
Locator Service Fee .....	\$ 5.00/each
Mail Receipt .....	\$ 1.00/each
Membership Fee .....	\$ 1.00
Money Orders .....	\$ 3.50/each
Notary Fee	
Credit Union Documents .....	FREE
All Other Documents (per signature)* .....	\$ 15.00
Non-Sufficient Funds (NSF) .....	\$ 29.00/each
Paying NSF .....	\$ 29.00/each
Photocopies of Credit Union Documents .....	\$ 1.00/page
Real Estate Payoff Demand .....	\$ 30.00/each
Returned via Fax, an additional .....	\$ 10.00/each
Real Estate Loan Modification, 1 <sup>st</sup> Mortgage .....	\$ 295.00/each
(Plus 3 <sup>rd</sup> Party Fees) .....	Varies
Real Estate Loan Modification, 2 <sup>nd</sup> Mortgage .....	\$ 150.00/each
(Plus 3 <sup>rd</sup> Party Fees) .....	Varies
Real Estate Rate Lock Renewal .....	\$ 125.00/each
Real Estate Subordination Agreement .....	\$ 250.00/each
Re-join (within 6 months of closing) .....	\$ 25.00
Research (\$12.50 minimum charge) .....	\$ 25.00/hour
Returned Mail/Email/Address Verification .....	\$ 5.00/each
Return of Deposited Check .....	\$ 17.00/each
If drawn on member's account at	
At another Financial Institution .....	\$ 25.00/each
Santa's Helper Account Early Withdrawal .....	\$ 15.00/each
Short-Term, Small Dollar Loan Application Fee .....	\$ 20.00
Stop Payment Fee – Credit Union Check .....	\$ 25.00/each
Stop Payment (ACH, Draft, etc.) .....	\$ 25.00/each
Verification of Deposit .....	\$ 15.00/each
Wire Transfer Fee	
Incoming (Domestic) .....	\$ 8.00/each
Incoming (International) .....	\$ 20.00/each
Outgoing (Domestic) .....	\$ 24.00/each
Outgoing (International) .....	\$ 45.00/each

### MONEY MARKET

Excessive Withdrawal .....	\$ 5.00/each
Six (6) free transactions per month; then fee will be imposed	
Minimum Balance Violation .....	\$ 10.00/month
Must maintain \$2,500 balance to avoid fee	

### SAVINGS

Cash a Check .....	\$ 10.00/each
(without an active checking account)	
Excessive Withdrawal Fee .....	\$ 3.00/each
(First 3 withdrawals per month are FREE)	
Inactive Account* .....	\$ 5.00/quarter
(Savings accounts with \$100.00 or less with no activity for the previous quarter and no other services utilized)	

### CHECKING

Regular Checking – Monthly Fee .....	FREE
New Beginnings Checking – Monthly Fee .....	\$ 15.00
Balance Check Book (\$10.00 minimum) .....	\$ 20.00/hour
Check Printing Fee (3 <sup>rd</sup> party fee) .....	Varies by style
Copy of Paid Check (2 Free/Month) .....	\$ 3.00/each
Overdraft from Shares (increments of \$50) .....	\$ 6.00/each
Maximum 3 per month per Regulation D	
Overdraft from Line of Credit (increments of \$100) .....	\$ 5.00/each
Paying NSF Check .....	\$ 29.00/each
Returning NSF Check .....	\$ 29.00/each
Copy of Personal Check Returned by CU .....	\$ 5.00/each
Stop Payment .....	\$ 26.00/each
Temporary Checks .....	\$ 1.00/4 checks

### ATM/DEBIT CARD SERVICES

Co-Op Network ATM Transactions .....	FREE
All deposits made at an ATM machine will have a minimum 3 business day hold (longer holds may apply)	
Out-of-Network ATM Transactions .....	\$ 1.75/each
Card Cancelled by Credit Union .....	\$ 10.00/each
Empty Envelope .....	\$ 40.00/each
NSF .....	\$ 29.00/each
Replacement Card (plus 3 <sup>rd</sup> party fees) .....	\$ 10.00/each+
Member Error Transaction Correction .....	\$ 10.00/each
ATM Security Camera Photo* .....	\$ 20.00/each
*Additional Cost may be charged for Network ATM Photos	

### INDIVIDUAL RETIREMENT ACCOUNTS

IRA Closure within first year of opening .....	\$ 25.00
IRA Transfer / Rollover (out to another institution) .....	\$ 25.00

### TELEPHONE SERVICES

AUDIO Response System .....	FREE
Balance Inquiry .....	\$ 1.50/each
Transfer Funds between Accounts .....	\$ 1.50/each
Check Withdrawals .....	\$ 1.50/each

Note: These services are FREE when you use the Audio Response System (ARS) or Online Banking, or you are a Senior Account Member.

### ONLINE SERVICES

E-Statements .....	FREE
Online Banking .....	FREE
Electronic Bill Payer .....	FREE
Inactivity Fee .....	\$ 7.00/month
(Minimum of 3 bills paid per month to avoid fee)	

### SAFE DEPOSIT BOXES

(Sunrise-Roseville Branch ONLY)

	<u>Annual Fee</u>
Rental	
Size 3 x 5 .....	\$ 25.00
Size 3 x 10 .....	\$ 50.00
Size 5 x 5 .....	\$ 35.00
Size 5 x 10 .....	\$ 65.00
Size 10 x 10 .....	\$ 125.00
Late Fee (charged when 30+ days late) .....	\$ 15.00
Replacement Key(s) .....	\$ 25.00/each
(Plus locksmith fees) .....	
Forced Entry .....	\$ 30.00
(Plus locksmith fees) .....	
Inventory Fee .....	\$ 30.00
Storage of Contents Removed .....	\$ 25.00/year
(maximum charge of \$75.00)	

#### Please Note:

All fees will be assessed at the time of service or deducted from your account. If the balance is non-sufficient, you will be notified to pay the required fee.

The credit union may charge any of your accounts for any fee due. We reserve the right to change this Fee Schedule at any time. We will notify you as required by law of any changes in charges that may be imposed on an account.

We are committed to maintaining fees as low as possible and believe that the preceding services should be paid for primarily by those who actually use the particular service. Our fees have been set considering the cost of providing the corresponding service.

**www.caccu.org**