

Consumer Schedule of Fees

Better Checking

- \$0 minimum opening deposit
- \$4.99 monthly maintenance fee includes valuable benefits

Basic Checking

- \$0 minimum opening deposit
- No monthly maintenance fee
- Check writing limited to 10 per month; \$1.00 per item thereafter
- Overdraft Transfer Fee; \$1.00 per transaction

Teen Checking

- Available for members age 13-17
- \$0 minimum opening deposit
- No monthly maintenance fee

Premier Money Market³

- \$500 minimum opening deposit
- \$100 minimum deposit; \$250 minimum withdrawal: \$25 penalty fee for withdrawals below \$250

Money Market

- \$500 minimum opening deposit
- \$100 minimum deposit; \$250 minimum withdrawal: \$25 penalty fee for withdrawals below \$250

Regular Savings

- \$25 minimum opening deposit; if closed within 30 days a \$25 fee applies
- \$4 Monthly maintenance fee charged if balance falls below \$25

Second Savings

- \$0 minimum opening deposit
- \$100 minimum daily balance to earn dividends

Online Savings³

- \$0 minimum opening deposit
- \$25 fee for in-branch or phone withdrawals, transfers, payments

Kids Savings

- Available for members ages 12 and under
- \$5.00 minimum opening deposit

Minor Savings

- Available for members ages 13-17 (minor has no access to withdraw funds)
- \$25 minimum opening deposit

Teen Savings

- Available for members ages 13-17
- \$25 minimum opening deposit

IRA Savings

- \$0 minimum opening deposit

Traditional & IRA Certificates¹

- \$1,000 minimum opening deposit
- Early withdrawal penalties fees based on term:
 - 12 months or less—3 months of dividends
 - 13 months or greater—6 months of dividends

Kids/Teen Flex Certificate²

- \$100 minimum opening deposit
- Early withdrawal penalties fees based on term:
 - 12 months or less—3 months of dividends
 - 13 months or greater—6 months of dividends

Health Savings Account (HSA)

- \$0 minimum opening deposit

\$25 Initial membership required. A minimum daily balance of \$25 is required in the membership savings to maintain access to all consumer products and services.

¹ No additional deposits allowed during the term of certificate.

² Deposits of \$100 or more are allowed during certificate term.

³ See consumer Important Account Information for Our Members brochure for terms to qualify for account.

Related Fees & Charges

Account Research (per hour)	\$25
ATM/Debit Replacement Card	\$10
Coin Counting (Fee charged based on total amount counted)	3% of Amount
Escheat (Abandoned Property)	\$100
Foreign ATM Surcharge	\$0.75
Institution to Institution Transfers:	
Incoming	FREE
Outgoing (Standard, 3 day).....	\$2.50
Outgoing (Express, Overnight).....	\$4.95
Levy Fee	\$75
Loan Rate Modification**	\$100
Lost/Stolen/Damaged Treasurers Check	\$20
Member Check Copy	FREE
Money Orders	\$3
Non Sufficient Funds (NSF) including Courtesy Pay.....	\$30
Non-Member Check Cashing	\$3
Non-Member ATM Surcharge	\$2.50
Notary Public Services	FREE
Paper Statements	\$2
Postage Stamps	CU Cost
Re-Open Closed Memberships (within 6 months)	\$20
Return Statement	\$10
Returned Checks	\$15
Skip A Loan Payment (2 per year)**	\$25
Signature Guarantee	FREE
Statement Copy	FREE
Stop Payments	\$20
Subordination Fee	\$150
Temporary Checks (per page)	\$1
Treasurers Checks (1 FREE per day payable to member).....	\$4
VISA Gift Cards	\$2.50

Wire Transfers

Incoming Domestic	\$10
Outgoing Domestic	\$20
Outgoing Foreign (In Branch Only)	
Sent by Business	\$50
Sent by Consumer in US Funds:	\$60
Sent by Consumer in Foreign Funds	\$50

Fees listed are per transaction or occurrence.

**Consumer Loans only. Excludes Real Estate Loans.

Schedule of Fees & Charges are subject to change at any time. Contact CU for updated information.