



# Fee Schedule

## Savings Fees

Excessive Withdrawal <sup>1</sup>	\$5.00 / withdrawal
In-branch <sup>1 13</sup>	\$5.00 / withdrawal
Electronic Transaction <sup>2</sup>	\$2.00 / withdrawal
Savings Only Fee <sup>3 13</sup>	\$5.00 / month

## Checking & Money Market Fees

Check Copy	\$3.00 / copy
Check Printing	Varies
Counter Checks, Sheet of 4	\$3.00 / sheet
Money Market Excessive Withdrawal <sup>4</sup>	\$5.00 / withdrawal
Money Market Monthly Service <sup>5</sup>	\$10.00 / Month
Overdraft Privilege	\$30.00 / item
Share Overdraft Transfer Fee	\$2.00 / transfer
Stop Payment	
In-branch	\$30.00 / item
Net24 or Dial24	No charge
Uncollected Funds	\$30.00 / item

## Card Fees

ATM Usage	
CFCU	No charge
CUHere, Moneypass or Allpoint	No charge
Other networks	\$2.00 / transaction
Debit Card Reactivation <sup>6</sup>	\$10.00 / occurrence
Design Your Own Card	\$12.00 / card
Foreign Transaction Fee	1% of transaction amount
Plastic Card Replacement <sup>7</sup>	\$10.00 / card
Visa Gift Card	\$3.95 / each

1 - Savings account excessive withdrawals are any teller-generated withdrawals over 3 per month in each account (savings & club accounts only). This fee is charged on the last day of the month.

2 - For electronic transactions in excess of 6 per month. Electronic transactions include online and telephone banking transactions, overdraft protection transfers and ACH withdrawals from your account.

3 - Savings only fee is charged when you carry only savings-based products, including savings accounts or club accounts. To avoid this fee, consider opening a checking account, certificate or loan product.

4 - Money market excessive withdrawals are any withdrawals over 6 per month. This fee is charged on the last day of the month.

5 - The Money Market Monthly Service Fee is waived when you carry an average daily balance of at least \$2,500.

6 - A Debit Card Reactivation Fee will be charged to reactivate your card if it is frozen due to a negative balance without opting into Extended Coverage for Overdraft Privilege. This fee is effective 1/1/2018.

7 - Plastic Card Replacement fee is charged each time you replace your card in excess of once per year.

## Other Account Fees

Account Research <sup>7</sup>	\$20.00 / hour
Bad Address Fee <sup>8</sup>	\$2.00 / month
Check Cashing <sup>9</sup>	\$3.00 / check
Deposited Item Return	
Third Party	\$15.00
Member Liability	\$35.00
Deposit Verification	\$10.00 / request
Inactive Account <sup>10</sup>	\$2.00 / month
Insufficient Funds	\$30.00 / item
Invalid ACH Number <sup>11</sup>	\$3.00 / item
Money Order	\$3.00
Loan Payment from External Account	
Electronic Payment	\$3.00
Credit / Debit Card <sup>12</sup>	2% of transaction or \$5.00
Notary Public	No charge
Person to Person Payments (Paypal)	\$0.75 / transaction
Signature Guarantee Service	\$5.00
Statement Copy	\$3.00 / copy
Stop Payment	
ACH	\$30.00
Teller Check	\$30.00
Tax Lien, Levy or Garnishment	\$50.00 / item
Teller Check	
Payable to member	No charge
Third Party	\$3.00
Wire Transfer	
Incoming	\$2.00
Domestic	\$20.00
Foreign	\$30.00

7 - 1 hour minimum, rounded to the nearest 1/4 hour

8 - Bad address fee is charged when we receive returned mail on your account and will continue monthly until you update and confirm your address with us.

9- Check cashing fee is waived for members with an active loan, certificate, money market or checking share, or if the balance in the savings account is over \$100.00

10 - Your account is considered inactive after 12 consecutive months of no user-generated activity.

11 - Charged when the account number provided on an electronic ACH transaction is incorrect.

12 - Whichever is greater.

13 - This fee is waived for VUTMA accounts and members under 18.

**The rates and fees appearing with this Schedule are accurate and effective for accounts as of 8/1/2017, unless noted. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union at 804.748.1417.**