



Transactions and Other Services Fees

Account research per hour	\$25.00
Armored/Courier service	Varies
Cashier's check	\$6.00
Express mail charge	\$20.00 + \$10 for Sat
Garnishment, legal lien or levy fee	\$45.00
Inactive Account Notice (Escheat)	\$2.00
Inactive Account (over 18 months)	\$7.50/monthly
Items paid against insufficient or uncollected funds	\$25/item (\$125 max/day)
Items returned against insufficient or uncollected funds	\$25/item (\$125 max/day)
Items sent for collection - Domestic	\$10.00
Items sent for collection - Foreign	\$25.00
Money order	\$5.00
Notary, per signature	No charge
Returned item (deposited)	\$15.00
Returned item (loan payment)	\$20.00
Statement or Interim Statement Copy	\$7.50
Stop payment on Check/ACH	\$15.00
Traveler's checks (single signature)	1% of amount
Traveler's checks (dual signature)	1.5% of amount
Traveler's checks (gift checks)	\$2.00 per check
Verification of deposit	\$7.50
Wire transfer (all incoming)	No charge
Wire transfer domestic (outgoing)	\$20.00
Wire transfer international (outgoing)	\$35.00
Wire transfer tracer (international)	\$15.00

Checking Account Fees

Monthly service fee	
Ministry (if average below \$2,500)	\$10.00
Business (if average below \$2,500)	\$15.00
Check printing fee	Varies ¹
Checks deposited, per item	No charge
Checks paid, per item	No charge
Copy of cancelled checks returned with statements	\$10/month + 15¢ per check
Copy of paid check/deposit slip	\$5 (\$10 if over 1 year old)
Coin deposits	0.5%
Electronic credits/debits, per item	No charge

Visa Check Card/ATM Card Fees

Replacement card	\$10.00
Reissue lost PIN	\$5.00
Number of free ATM withdrawals each month ²	Unlimited
Rush order on replacement card	\$40.00
International service assessment fee	1% of transaction amount

Savings Account Fees

Monthly service fee (if below \$500)	\$5.00
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Money Market Account Fees

Monthly service fee (if below \$1,000)	\$8.00
Check processing fee, checks in excess of 3 per calendar month, per check	\$10.00
Premium Money Market Account (if below \$25,000)	\$12.00

Certificate Account Fees

Monthly certificate dividend check fee	\$5.00
Early withdrawal dividend penalty on certificates	
If term is 12 months or less	90 days dividends
If term is 13 to 24 months	120 days dividends
If term is more than 24 months	180 days dividends

Cash Management Fees - Base Charges

Base monthly service fee	\$10.00
ACH maintenance (monthly)	\$10.00
EFTPS ³	Free with ACH
Reconciliation service-positive pay	\$20.00
Reconciliation service-account reconciliation	\$25.00
Wire maintenance (monthly)	\$10.00

Cash Management Fees - Packages

Deluxe (with ACH and EFTPS, wires)	\$27.00
Premier (with ACH and EFTPS, wires, positive pay and account reconciliation)	\$65.00

Cash Management Fees - Per Item Charges

ACH origination (option 1) Batch fee/Entry fee	\$5.00/\$0.05 (per entry)
ACH origination (option 2) Entry fee	\$0.25 (per entry)
Special handling (ACH returned items)	\$5.00
Wire transfers domestic (outgoing)	\$10.00
Wire transfer foreign denominated (outgoing)	\$10.00
Wire transfer international (outgoing)	\$15.00

¹Check printing fees vary according to selected style.

²ATM withdrawals and balance inquiries (even if you do not complete a fund transfer) may be subject to a surcharge from the ATM owner.

³EFTPS = Electronic Federal Tax Payment System

Fees are effective 03/21/08.

If you have any questions regarding the schedule, please call the Credit Union at 800.347.CCCU ext. 6216. Our Ministry Development Banking Group will be glad to assist you.