



At Christian Community Credit Union, we're dedicated to providing our members with the highest quality financial products supported by excellent personal service. This commitment makes it necessary for us to review the fees and charges for certain services as well as balance requirements. That's why we've sent this information to you. If you have any questions regarding the schedule, please call CCCU at 800.347.CCCU. Our Financial Services Representatives will be glad to assist you.

## .Checking Account

Monthly service fee	
Ministry	No charge
Business (if average below \$2,500)	\$15.00
Check printing fee	Varies <sup>1</sup>
Checks deposited, per item	No charge
Checks paid, per item	No charge
Copy of paid check/deposit slip	\$2 (\$10 if over 1 year old)
Currency/Coin deposited	No charge
Electronic credits/debits, per item	No charge

## .Savings Account

Monthly service fee (if below \$100)	\$3.00
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## .Money Market Account

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

## .Certificate Account

Monthly certificate dividend check fee	\$3.00
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

## .Visa Check Card/ATM Card

Replacement card	\$10.00
Reissue lost PIN	\$5.00
Number of free ATM withdrawals each month <sup>2</sup>	Unlimited
Rush order on replacement card	\$40.00

## .Transactions and Other Services

Account research per hour	\$15.00
Armored/Courier service	Varies
Cashier's check	\$5.00
Express mail charge	\$20.00 + \$10 for Sat
Garnishment, legal lien or levy fee	\$35.00
Inactive Account Notice (Escheat)	\$2.00
Items paid against insufficient or uncollected funds	\$20/item (\$100 max./day)
Items returned against insufficient or uncollected funds	\$20/item (\$100 max./day)
Items sent for collection - Domestic	\$10.00
Items sent for collection - Foreign	\$15.00
Money order	\$3.00
Notary, per signature	No charge
Online Banking (Cash Management)	No charge
Returned item (deposited)	\$11.50
Returned item (loan payment)	\$15.00
Statement or Interim Statement Copy	\$5.00
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
Wire transfer domestic (outgoing)	\$20.00
Wire transfer international (outgoing)	\$35.00
Wire transfer (all incoming)	No charge
Tracer on international wire	\$15.00

<sup>1</sup>Check printing fees vary according to selected style.

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

Fees are effective 09/15/04.

Some fees may be discounted or waived when qualifying balances are met. Call 800.347.CCCU for more information.