

At Christian Community Credit Union, we're dedicated to providing our members with the highest quality financial products supported by exceptional 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 Christian Community Credit Union at 800.347.CCCU (2228).

Transactions and Other Service Fees

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| Account research per hour | \$25.00 |
| Armored/Courier service | Varies |
| Cashier's check | \$8.00 |
| Express mail charge | \$20.00 + \$10 for Sat |
| Garnishment, legal lien or levy fee | \$50.00 |
| Inactive Account Notice (Escheat) | \$2.00 |
| Inactive Account (over 18 months) | \$7.50/monthly |
| Insufficient funds paid with Courtesy Pay ¹ | \$27 each time the item is presented for payment (\$135 max/day) |
| Items returned against insufficient or uncollected funds | \$27 each time the item is presented for payment by check or ACH (\$135 max/day) |
| Items sent for collection - Domestic | \$15.00 |
| Items sent for collection - Foreign | \$25.00 |
| Money order | \$3.00 |
| Returned item (deposited) | \$20.00 |
| Returned item (loan payment) | \$30.00 |
| Statement or Interim Statement Copy | \$5.00 |
| Stop payment on Check/ACH | \$30.00 |
| Verification of deposit | \$10.00 |
| Wire transfer (all incoming) | No charge |
| Wire transfer domestic (outgoing) | \$30.00 |
| Wire transfer international (outgoing) | Varies ² |
| Wire transfer international tracer | \$25.00 |

Checking Account Fees

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|---|---------------------|
| Ministry Basic Checking | No charge |
| Ministry Interest Checking (if below \$1,500 minimum balance) | \$10.00 per month |
| Business Interest Checking (if below \$1,500 minimum balance) | \$15.00 per month |
| Check printing fee | Varies ³ |
| Checks deposited, per item | No charge |
| Checks paid, per item | No charge |
| Copy of paid check/deposit slip | \$5.00 |
| Coin deposits | 0.5% |
| Electronic credits/debits per item | No charge |

Savings Account Fees

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| Savings (if below \$100 minimum balance) | \$5.00 per month |
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Certificate Account Fees

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| Monthly certificate dividend check fee | \$5.00 |
| Early withdrawal dividend penalty on certificates | |
| If term is 12 months or less | \$25.00 + 90 days dividends ⁴ |
| If term is 13 to 24 months | \$25.00 + 120 days dividends ⁵ |
| If term is more than 24 months | \$25.00 + 180 days dividends ⁶ |

Money Market Account Fees

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|---|-------------------|
| Check processing fee, checks in excess of six per calendar month, per check | \$15.00 |
| Money Market (if below \$1,000 minimum balance) | \$10.00 per month |
| Premium Money Market (if below \$10,000 minimum balance) | \$15.00 per month |

Visa Check Card/ATM Card Fees

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| ATM deposit correction | \$5.00 |
| International service assessment fee | 1% of debit transaction amount |
| Multiple cards (each additional after the first two) | \$5.00 |
| Number of free ATM withdrawals each month ⁷ | Unlimited |
| Reissue lost PIN | No charge |
| Replacement card | \$5.00 |
| Rush order on replacement card | \$40.00 |

Cash Management Fees—Base Charges

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|---|---------------|
| Base monthly service fee | \$10.00 |
| ACH Maintenance (monthly) | \$10.00 |
| EFTPS ⁸ | Free with ACH |
| Reconciliation service-positive pay | \$20.00 |
| Reconciliation service-account reconciliation | \$25.00 |
| Wire maintenance (monthly) | \$10.00 |

Cash Management Fees—Packages

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| 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

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|--|---------------------------|
| ACH Origination (option 1) Batch fee/Entry fee | \$5.00/\$0.05 (per entry) |
| ACH Origination (option 2) Batch fee/Entry fee | \$0.25/\$0.25 (per entry) |
| Special handling (ACH returned items) | \$5.00 |
| Wire transfers domestic (outgoing) | \$10.00 |
| Wire transfers international (outgoing) | Varies ² |

1. Fees created by courtesy paid items are: a) The payment of checks, electronic funds transfers, POS, Visa Check Card ATM or other withdraw request; b) Payments authorized by you; c) The returned of unpaid items deposited by you; d) The assessment of services charges; or e) the deposit of items which according to the Credit Union's Funds Availability Policy, are treated as not yet available or finally paid. (Fees could reduce earnings on dividend bearing accounts.)
2. International Wire fees disclosed at the time of transaction. 3. Check printing fees vary according to type and style selected. 4. If the qualifying period is 12 months or less, you will be assessed the Early Withdrawal Penalty Fee of \$25, plus forfeit an amount equal to all dividends for 90 days on the amount withdrawn. 5. If the qualifying period is 13 to 24 months, you will be assessed the Early Withdrawal Penalty Fee of \$25, plus forfeit an amount equal to all dividends for 120 days on the amount withdrawn. 6. If the qualifying period is more than 24 months, you will be assessed the Early Withdrawal Penalty Fee of \$25, plus forfeit an amount equal to all dividends for 180 days on the amount withdrawn.
7. ATM withdrawals and balance inquiries (even if you do not complete a fund transfer) may be subject to a surcharge from the ATM owner. 8. EFTPS=Electronic Federal Tax Payment System. **Fees are effective 10/17/2022.**