

FEE SCHEDULE

Revised: 4/1/2022
Effective: 4/1/2022

Close Account Fee	\$5.00 if account is closed within 1 year of opening
Dormant Account Fee - Balance under \$100, no activity for 1 year	\$15.00 per year
Failure to notify of address change	\$5.00
NSF Item Held & Paid	\$28.00 per item; maximum \$112 per day
NSF Item Returned	\$28.00 per item; maximum \$112 per day
Returned EFT items & EFT items Held & Paid	\$28.00 per item; maximum \$112 per day
Stop Payment Order	\$20.00 plus tax each
Stop Payment Order (Online Bill Pay)	\$20.00 plus tax each
Copy of Share Draft	\$1.00 per item
Copy of Online Bill Paycheck	\$5.00 per item
Copy of Cashier's Check	\$1.00 per item
Share Draft Printing	Varies according to style and quantity
Returned 3rd Party Check fee	\$5.00 per item
Statement of Account activity	\$1.00
Copy of Debit/Credit Card Charge Slip	\$11.00
Fee for ATM transactions in excess of 10 per month (Unlimited free transactions at all CFCCU-owned ATMs)	\$1.00 plus tax beginning with 11th ATM Transaction
Plastic Card Replacement for Lost, Stolen, or Abused Card	\$8.00
Gift Card (up to \$750)	\$3.00 per card
Reloadable VISA Card	\$8.00 per card
Convenience Checks	\$0.64 for 4 checks
Cashier's Check to 3rd party	\$2.00
Incoming Wire Transfer	\$10.00 per item
Outgoing Wire Transfer	\$15.00 per item
Foreign Wire--Incoming	\$20.00 per item
Foreign Wire--Outgoing	\$40.00 per item
Account Research	\$15.00 per hour
Garnishment/Levy Revenue & Finance Levy Fee	\$50.00 per order
Human Services Levy fee	\$50.00 per order
Lien Subordination Fee	\$20.00
Safe Deposit Box Rental Fee 3 x 10	\$35.00 per year
Safe Deposit Box Rental Fee 5 x 10	\$40.00 per year
Safe Deposit Box Rental Fee 10 x 10	\$45.00 per year
Safe Deposit Box Drilling Fee (for lost key or abandoned box)	Actual Cost
Check Cashing Fee	\$3.00 If Avg Bal in S1 is under \$100, and member has no other services with CFCCU
Medallion Signature Guarantee	\$50.00

WITHHOLDING NOTICE FOR IRA ACCOUNT HOLDERS

Payments from your IRA are subject to federal income tax withholding unless you elect no withholding.

You may change your withholding election at any time prior to your receipt of payment.

To change your withholding election, complete the appropriate form provided by your credit union.

Withholding from IRA payments, when combined with other withholding, MAY relieve you from payments of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

