

Consumer Account Fee Schedule

Effective 5/12/2020

Savings

Savings overdraft.....	\$2 per transfer
Inactive account.....	\$5 per month
Deposit check returned unpaid.....	\$10
Stop payment ACH.....	\$25
Insufficient Funds – ACH debit.....	\$30
Debit origination return fee.....	\$30

IRAs

Direct transfer of an IRA to another institution (except for CCFS).....	\$25
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Checking

Cost of checks	
Select styles.....	Free
Other than select styles.....	Varies
Check copies (each).....	\$2
Stop payment (check or ACH).....	\$25
Deposit check returned unpaid	\$10
Check copies (range).....	\$15
Debit origination return fee	\$30
Insufficient funds, courtesy pay (Basic & Plus) (No funds available each check, ACH or Debit)	
Transactions of \$10 or less.....	\$10
Transactions of \$10.01 - \$20.....	\$20
Transactions of \$20.01 and up.....	\$30
Insufficient funds, non-courtesy pay accounts	
Each check or ACH debit.....	\$30

Debit Cards

Young adult debit card fees	
ATM surcharges and international service assessments.....	Free
CAP COM Premier	
ATM surcharges.....	Free up to \$5
International service assessments.....	Free
Standard debit card fees	
ATM surcharges (up to 10 per month).....	Free
(Greater than 10).....	\$0.50
International service assessments.....	1% of transaction
Replacement of lost VISA® debit card.....	\$5
ATM deposit correction.....	\$10
Overnight mailing fee of a card.....	\$25

Loans and Credit Cards

Check payment returned unpaid	Up to \$10
Debit origination payment return fee	Up to \$30
Subordination agreement	\$250
Credit card overnight mailing fee	
1-3 business days.....	\$45
2-4 business days.....	\$25
International service assessment	1% of transaction
Replacement of lost VISA® credit card	\$5

Online Services

Check images	Free
Bill Pay	Free
Funds transfer	
Incoming only - POP Money.....	Free
Outgoing only - standard.....	\$5
Outgoing only - premium next day.....	\$10
Bill Pay stop payment	\$30
Bill Pay insufficient funds	\$30

Other Fees

Notary	
Members.....	Free
Non-members.....	\$2
Wire transfer	
Incoming.....	Free
Outgoing domestic & incoming international.....	\$25
Outgoing international.....	\$50
Money orders	\$2
Teller checks (after 2 free per day).....	\$2
Statement copies (per statement).....	\$2
Stop payment credit union check	\$25
Below par value	Up to \$1

Research and Legal

Account reconciliation and research (billed in ¼ hour increments).....	\$20 per hour (min \$10)
Escheat fee (accounts legally deemed abandoned property).....	\$100
Processing information for subpoenas or other legal processing	
Up to 4 hours.....	\$100
After 4 hours.....	\$25 per hour



Federally insured by NCUA.
Fees are subject to change.

