



## FEE SCHEDULE

**Effective January 1, 2026**

*All fees are disclosed on a per-transaction or per-item basis, unless otherwise noted.*

Account Maintenance Fees	Fee	Details
Advantage Checking	\$7.00	Includes identity theft protection, insurance and savings benefits
Regular Checking	\$10.00	No fee if balance > \$2,500
Money Market Savings	\$10.00	No fee if balance > \$2,500
Business Non-Interest Checking	\$10.00	No fee if balance > \$1,500
Business Interest Checking	\$15.00	No fee if balance > \$2,500
Business Money Market Savings	\$15.00	No fee if balance > \$2,500
Association Checking	\$5.00	No fee if balance > \$100
Account Service Fees	Fee	Details
Account Closure	\$20.00	Account closed within 12 months of open date
Reopen Any Closed Account	\$5.00	Reopen any closed account
Account Research / Reconciliation (one-hour minimum)	\$30.00 Per Hour	
Collection Item - Domestic	\$10.00	Handled in branches
Collection Item - Foreign	\$20.00	Handled in branches
Membership Reopen	\$10.00	To reopen within 12 months of closed date
Mailed Paper Statement*	\$5.00	Per month
Returned Deposit Item (personal check)	\$35.00	Per item
Returned Deposit Item (third party)	\$15.00	Per item
Inaccurate Address (Per Month; Includes Email)	\$5.00	Fee applied per month
Statement Copy	\$5.00	Per statement
* Mailed Paper Statement fee is waived for members under the age of 18; members 65 years and older; and Association, Business and Trust Memberships.		

Bill Pay Fees	Fee	Details
Expedited Bill Payment	\$10.00	Overnight; requested via Bill Pay in online banking
Inter-Institution Transfer	\$2.00	Transferring funds from CCU to another bank/credit union via the external transfer option in online banking or mobile app; transfers to CCU are free
Overnight Check	\$15.00	Per check
Checking Account Fees	Fee	Details
Check Cashing (Member written to non-Member)	\$10.00	Handled in branches: per check
Check Cashing Fee ( < \$100 balance with no other services)	\$5.00	Handled in branches; per check
Check Copy	\$2.00	Per copy
Check Printing	Varies by style	Draft from checking account
Courtesy Pay*	\$35.00	Per presentment
Non-Sufficient Funds	\$35.00	Per presentment
Overdraft Protection Transfer	\$5.00	Per item
Stop Payment	\$35.00	Per item
* The Courtesy Pay fee is imposed for overdrafts created by checks, in-person withdrawals or by other electronic means (subject to opt-in by the member).		
Electronic Fund Transfer Fees	Fee	Details
Out-of-Network ATM - Balance Inquiry	\$3.00	ATM outside of City CU's ATM networks
Out-of-Network ATM - Transaction	\$3.00	ATM outside of City CU's ATM networks
Same Day Person-to Person-Payments	\$3.00	This is for Zelle payments. Per payment; free for payments other than same-day
Same-Day ACH Origination	\$0.50	Per item
Wire Transfer - Domestic (outgoing)	\$20.00	Per wire
Wire Transfer - Foreign (outgoing)	\$40.00	Per wire
Loan Service Fees	Fee	Details
Credit Card Expedited Delivery (3-Day Delivery)	\$35.00	Per card
Credit Card Expedited Delivery (2-Day Delivery)	\$65.00	Per card
Credit Card Late Payment	Up to \$25.00	Fee can vary; maximum is \$25
Credit Card Returned Payment	Up to \$25.00	Fee can vary; maximum is \$25
Internal Refinance	\$100.00	Per CCU loan refinanced without cash out
Late Payment (loan)	5% of payment due	Per payment
Loan Payment by Phone	\$3.00	Per loan payment
Loan Payment by Website	\$3.00	Per loan payment
Real Estate Loan Origination	1% of Total Loan, \$1,500	Per home equity loan origination

Skip-a-Pay	\$35.00	Per approved payment skip
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<b>Safe Deposit Box Fees</b>	<b>Fee</b>	<b>Details</b>
Key Deposit	\$20.00	Handled in branches
Change Lock/Drill Box	\$300.00	Handled in branches
Safe Deposit Box	Varies by size	Handled in branches
<b>Other Service Fees</b>	<b>Fee</b>	<b>Details</b>
Account Levy, Lien, Garnishment	\$100.00 + attorney fees	Per legal hold
Cash Advance Processing	\$16.00	Per cash advance
CD Early Withdrawal - Terms 12 Months or Less	90 days interest	
CD Early Withdrawal - Terms Greater than 12 Months	180 days	
Coin Machine	5%	Charged on total coinage; debited from amount given to member
<b>Plastic Card Fees</b>	<b>Fee</b>	<b>Details</b>
Expedited Delivery (3-Day Delivery)	\$35.00	Per card
Expedited Delivery (2-Day Delivery)	\$65.00	Per card
Plastic Card Replacement	\$5.00	Per card
Foreign Transaction Fee	Up to 1.2%	Per item

*Note: There is no limit on fees & charges assessed per day.*

*Revised 11/7/2023*