



FEE SCHEDULE

Effective October 1, 2020

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

Account Maintenance Fees	Fee	Details
Advantage Checking	\$7.00	Fee remains \$5/month until enhancements implemented (Q1 2021)
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
Excessive Transfer (money market)	\$5.00	Disregard; Reg D restriction eliminated, not charged
Inactive Membership	\$5.00	Monthly charge; between 90 to 365 days of inactivity (nine months of fees)
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 NSF check
Returned Deposit Item (third party)	\$15.00	Per NSF check
Inaccurate Address (Per Month; Includes Email)	\$5.00	Fee applied per month
Single Service Account	\$5.00	If only account is primary savings and balance <\$100
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
Inter-Institution Transfer	\$2.00	Making a transfer to another FI via online banking's Bill Pay; 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 use
Non-Sufficient Funds	\$35.00	Per item
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). Item is paid, at City CU's discretion, as a noncontractual courtesy on an NSF item.		
Electronic Funds 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 (Zelle)	\$3.00	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
Foreign Transaction Fee	Up to 1%	Per item
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	Per home equity loan origination

Safe Deposit Box Fees	Fee	Details
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
Other Service Fees	Fee	Details
Account Levy, Lien, Garnishment	\$50.00 + 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 interest	
Coin Machine	5%	Charged on total coinage; debited from amount given to Member
Plastic Card Fees	Fee	Details
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

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

Revised 9/30/2020