



## FEE SCHEDULE

effective January 1, 2018

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

### Account Maintenance Fees

Advantage Checking Account	\$5.00
* Regular Checking Account	\$10.00
* Money Market Savings Account	\$10.00

\* If daily minimum balance is not maintained.

### Account Service Fees

Account Closure Fee (Before 12 Months)	\$20.00
Reopen Any Closed Account	\$5.00
Account Research / Reconciliation (One Hour Minimum)	\$25.00 Per Hour
Collection Item - Domestic	\$10.00
Collection Item - Foreign	\$20.00
Excessive Transfer Fee (Money Market)	\$5.00
Excessive Withdrawal Fee	\$5.00
Inactive Membership Fee	\$5.00
Membership Reopen Fee (Within 12 Months)	\$10.00
* Mailed Paper Statement	\$5.00
Returned Deposit Item (Personal Check)	\$30.00
Returned Deposit Item (Third Party)	\$10.00
Inaccurate Address (Per Month; Includes Email)	\$5.00
Single Service Account	\$5.00
Statement Copy	\$5.00

\* 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

Expedited Bill Payment	\$10.00
Inter-Institution Transfer	\$2.00
Overnight Check	\$15.00

### Checking Account Fees

Check Cashing (Non-Member)	\$10.00
Check Cashing Fee (Under \$100 Balance with No Other Services)	\$5.00
Check Photocopy	\$2.00
Check Printing	Varies By Style
* Courtesy Pay	\$30.00
Non-Sufficient Funds	\$30.00
Overdraft Protection Transfer	\$5.00
Stop Payment	\$30.00

\* The Courtesy Pay fee is imposed for overdrafts created by checks, in-person withdrawals or by other electronic means (subject to opt-in by you.) Item is paid, at City CU's discretion, as a noncontractual courtesy on a NSF item.

## Electronic Funds Transfer Fees

Out-of-Network ATM - Balance Inquiry	\$3.00
Out-of-Network ATM - Transaction	\$3.00
Person to Person Payments	\$1.00
Same Day ACH Origination	\$0.50
Wire Transfer - Domestic	\$20.00
Wire Transfer - Foreign	\$40.00

## Loan Service Fees

Credit Card Expedited Delivery (2-day Delivery)	\$35.00
Credit Card Expedited Delivery (Next Business Day)	\$65.00
Credit Card Late Payment	Up To \$25.00
Credit Card Returned Payment	Up To \$25.00
Foreign Transaction Fee	Up To 1%
Internal Refinance Fee	\$100.00
Late Payment	5%
Loan Payment by Phone	\$3.00
Loan Payment by Website	\$3.00
Real Estate Loan Origination Fee	1% of Total Loan Amount

## Safe Deposit Box Fees

Key Deposit	\$20.00
Change Lock/Drill Box	\$300.00
Safe Deposit Box	Varies By Size

## Other Service Fees

Account Levy, Lien, Garnishment	\$25.00 Plus Attorney Fees
Cash Advance Processing Fee	\$16.00
CD Early Withdrawal - Terms 12 Months or Less	90 Days Interest
CD Early Withdrawal - Terms Greater than 12 Months	180 Days Interest

## Plastic Card Fees

Expedited Delivery (2-Day Delivery)	\$35.00
Expedited Delivery (Next Business Day)	\$65.00
Plastic Card Replacement	\$5.00

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