



Toll-free | 800.991.2221  
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 Web Site | www.consumerscu.org

Business Loans	
Late Fee	5% of Payment or \$25, whichever is greater
Real Estate Loans	
Late Fee Construction, Lot, Conforming Mortgage, HELOC or Fixed Rate Home Equity	5% of Payment or \$25, whichever is greater
Real Estate Loan Modification	\$250.00
Credit Cards	
Annual Fee Non-secured card	None
Annual Fee Secured card	\$25.00
Over Limit	\$25.00
Late Fee	Up to \$25.00
Application Fee	None
Convenience Check Copy	\$5.00
Credit/Debit Card Rush on New Account	\$17.00
Credit Card Temporary Limit Increase	\$5.00
VISA/MC Foreign Transaction Fee	2% of transaction amount
General Services	
Cashiers Check \$1,000	\$3.00
Cashiers Check Copy	\$5.00 Each
Money Orders	\$5.00
Notary Service	Free
Signature Guarantee	Free
Domestic Wire Transfer	\$20.00
International Wire Transfer	\$35.00
Incoming Wire	\$15.00
Collection Item Cashiers & Foreign Checks	\$10.00

Levy/Garnishment	\$75.00 Per request
Dormant/Escheated Accounts - \$250 or Less Research Fee	\$25.00
Dormant/Escheated Accounts - More than \$250 Research Fee	\$35.00
Subpoena Information Requests	\$45.00
Subordination Agreement Processing	\$250.00
Statement Copy	\$5.00
Computer Printout	\$1.00
Missing Address Returned statements quarterly	\$5.00
Pay by Phone	\$8.00
Safe Deposit Boxes	
10x10	\$60.00 Annually
6x10	\$50.00 Annually
5x5	\$30.00 Annually
3x10	\$30.00 Annually
3x5	\$25.00 Annually
Average Daily Balance Required to Earn Interest	
Savings**	\$50.00
Money Market	\$2,500.00
Interest Checking	None
Monthly Service Charge/Conditions	
Savings**	None
Money Market	No interest earned if balance falls below average daily balance requirement
Interest Checking	\$10 if balance falls below average daily balance requirement

\*\* Includes Christmas Savings, Special Savings, Money Market IRA and Regular Savings.



Federally Insured by NCUA

Business and Personal

# Schedule of Fees



**consumers**  
credit union

You ask. We act.

# Schedule of Fees

Effective August 15, 2011, and subject to change

<b>ATM/Debit</b>	
Consumers ATM and All Surcharge Free CO-OP Network ATMs	Free Unlimited
Foreign ATMS	\$1.50 Per transaction
Point-of-Sale Purchases	Free
PIN Reissue	\$3.00
Card Reissue	\$5.00
<b>Savings/Checking/EFT</b>	
Inactive Account Fee	\$5.00 Per month
Check Cashing Fee Savings balances below \$400	\$5.00 Per check
Non-member Check Cashing Fee	\$10.00 Per check
Replacing Joint Owners	\$15.00
Transfer/Balance Inquiry through Phone Center	\$3.00 Each
Account Closing Due to Account Abuse	\$25.00
Reactivate Closed Accounts	\$25.00
Account Closing Within 90 days	\$5.00
Monthly Maintenance Fee	None
Personalized Checks	Call for Pricing
Courtesy Pay Overdraft	\$30.00 Per item
Deposit NSF Check	\$30.00 Per item
Insufficient Funds (Item)	\$30.00 Per item
Insufficient Funds (Transfer)	\$10.00 Per item
Paid Item Non-Courtesy Pay	\$35.00 Per item
OD Transfer From Deposit Account	\$10.00 Per transfer
Overdrawn Account Fee	\$25.00
Check Copy In Person / By Phone	\$5.00
Check Copy Online from Checking Account	Free
Stop Payment By MSR	\$30.00 Per item

Balance Checking Account	\$25.00 Per hour
Transfer or Balance Inquiry Through Member Service Center	\$3.00 Each
Temporary Check Requested	\$4.00
<b>Interest Checking</b>	
Daily Balance of \$1,000 or More	Free
Daily Balance of Less than \$1000	\$10.00 Per month
<b>Online Banking</b>	
Stop Payment	\$25.00 Per item
<b>VoiceAccess</b>	
Stop Payment	\$25.00 Per item
<b>Bill Pay - Personal</b>	
Stop Payment	\$25.00
Check Copy Bill Pay Item	\$25.00 Per item
<b>Business Services</b>	
<b>Business Checking</b>	
Monthly Maintenance Fee	\$15.00
100 Debits	Free
Debits over 100	.12 Per item
150 Deposited Items	Free
151–1,000 Deposited Items Per Month	.15 Per item
Over 1,000 Deposited Items Per Month	.20 Per item
\$1,500 Cash Deposited Per Day	Free
Over 1,500 Cash Deposited Per Day	\$1.00 Per thousand
ACH Credits	Free
Insufficient Funds Per Paid Check/EFT	\$30.00
Insufficient Funds Per Returned Check/EFT	\$25.00

<b>Business Interest Checking</b>	
Monthly Maintenance Fee	\$15.00
100 Debits	Free
Debits over 100	.12 Per item
150 Deposited Items	Free
151–1,000 Deposited Items Per Month	.15 Per item
Over 1,000 Deposited Items Per Month	.20 Per item
\$1,500 Cash Deposited	Free
Over 1,500 Cash Deposited Per Day	\$1.00 Per thousand
ACH Credits	Free
Insufficient Funds Per Paid Check/EFT	\$30.00
Insufficient Funds Per Returned Check/EFT	\$25.00
<b>Business Bill Pay</b>	
First 5 Items	Free
Greater than 5 Items	.50 Each
<b>Loan Recording Fees</b>	
First Page	\$14.00
Each Additional Page	\$3.00
Vehicle (Title)	\$15.00
Miscellaneous Collateral	\$15.00
<b>Consumer Loans</b>	
Application Fee	None
Loan Processing Fee	None
Land Contract Processing Fee	\$3.00
Late Fee	20% of interest due or \$20, whichever is greater
Payment Extension (> \$500)	\$50.00
Payment Extension (< \$500)	\$35.00