

## SCHEDULE OF SERVICES AND FEES

### **Automated Teller Machines**

Consumers Credit Union ATMs and all surcharge free CO-OP Network ATMs	
All Transactions _____	Unlimited Free
Foreign ATMs	
All Transactions _____	\$1 each

*These fees do not include any surcharges that may be imposed by the ATM owner for either deposits or withdrawals.*

Point-of-Sale Purchases _____	Free
PIN Reissue _____	\$3
Card Reissue _____	\$5

### **Savings/Checking**

Inactive Account Fee _____	\$5 per month
(Inactive 12 months or more and a savings balance of less than \$400)	
Check Cashing Fee For Savings Balances Of Less than \$400	
(For members without a Consumers Credit Union Checking Account or Loan) _____	\$4 per check
Replacing Joint Owners _____	\$15
Transfer or Balance Inquiry Through Phone Center _____	\$3 each
Closed Abused Accounts _____	\$25
Reactivate Closed Accounts _____	\$25
Account Closing within 90 days _____	\$5

### **Online Banking**

Stop Payment _____	\$20
Check Copy (Online) _____	Free

### **One-Touch**

Stop Payment _____	\$20
All Other Transactions _____	Free

### **Bill Pay**

#### *Personal*

Stop Payment _____	\$25
Check Copy (Bill Pay Item) _____	\$25

### **Business Services**

#### *Business Checking*

Monthly Maintenance Fee (Free with E-statements) _____	\$15
100 Debits per month _____	Free
(.12 per debit after 100)	
150 deposited items per month _____	Free
(.15 per item after 150 up to 1,000, and .20 per deposit item after 1,000)	
\$1,500 Cash Deposited per day _____	Free
(\$1 per thousand after the first \$1,500)	
ACH Credits _____	Free
Insufficient Funds (Per Paid Check/EFT) _____	\$30
Insufficient Funds (Per Returned Check/EFT) _____	\$25

#### *Business Interest Checking*

Monthly Maintenance Fee (if average balance falls below \$10,000) _____	\$15
100 Debits per month _____	Free
(.12 per debit after 100)	
150 deposited items per month _____	Free
(.15 per item after 150 up to 1,000, and .20 per deposit item after 1,000)	
\$1,500 Cash Deposited per day _____	Free
(\$1 per thousand after the first \$1,500)	
ACH Credits _____	Free

Insufficient Funds (Per Paid Check/EFT) \_\_\_\_\_ \$30  
 Insufficient Funds (Per Returned Check/EFT) \_\_\_\_\_ \$25  
 Interest on Deposit Balance \_\_\_\_\_ Tiered

**Business Bill Pay**

First 5 items \_\_\_\_\_ FREE  
 Bills exceeding 5 items per month \_\_\_\_\_ \$ .50 each

**Business Loans**

Late Fee \_\_\_\_\_ 5% of payment  
 or \$25,  
 whichever is  
 greater

**Loan Recording Fees**

Mortgages  
 First Page \_\_\_\_\_ \$14  
 Each Additional Page \_\_\_\_\_ \$3  
 Vehicle (Title) \_\_\_\_\_ \$15  
 Miscellaneous Collateral \_\_\_\_\_ \$15

**Loans**

**Consumer Loans**

Application Fee \_\_\_\_\_ None  
 Loan Processing Fee \_\_\_\_\_ None  
 Land Contract Processing Fee \_\_\_\_\_ \$2.50  
 Late Fee \_\_\_\_\_ 20% of interest  
 due or \$20,  
 whichever is  
 greater  
 Payment Extension \_\_\_\_\_ (>\$500) \$50  
 (<\$500) \$35

**Business Loans**

Late Fee \_\_\_\_\_ 5% of pay-  
 ment or \$25,  
 whichever is  
 greater

**Real Estate Loans**

Construction Loan Late Fee \_\_\_\_\_ 5% of pay-  
 ment or \$25,  
 whichever is  
 greater  
 Lot Loan Late Fee \_\_\_\_\_ 5% of pay-  
 ment or \$25,  
 whichever is  
 greater  
 Conforming Mortgage \_\_\_\_\_ 5% of pay-  
 ment or \$25,  
 whichever is  
 greater  
 HELOC and Fixed Rate Home Equity \_\_\_\_\_ 20% of  
 interest  
 due or \$20,  
 whichever is  
 greater

Real Estate Loan Modification \_\_\_\_\_ \$250

**Checking/EFT Items**

Monthly Maintenance Fee _____	None
Personalized Checks _____	Call for Pricing
Courtesy Pay Overdraft (Per Item) _____	\$28 each
Deposit NSF Check (cashed and returned for any reason) _____	\$20
Insufficient Funds (Per Item) _____	\$30
Insufficient Funds (Per Transfer) _____	\$10
Paid Item (Non CP) (per item) _____	\$35
Overdraft Transfer from Deposit Account (per transfer) _____	\$10
Overdrawn Account Fee _____	\$25
Check Copy (In Person) _____	\$5
Check Copy (By Phone) _____	\$5
Check Copy (Online from Checking Account) _____	Free
Stop Payment By MSR (Per Check/EFT) _____	\$25
Balance Checking Account (Per Hour) _____	\$25
Transfer or Balance Inquiry Through Phone Center _____	\$3 each
Temporary Checks Requested _____	\$4/4 checks

**Interest Checking**

Daily Balance of \$1,000 or more _____	Free
Less Than \$1,000 Daily Balance _____	\$10 per month

**Credit Cards**

Annual Fee* _____	None
Application Fee _____	None
Overlimit Fee _____	\$25
Convenience Check Copy _____	\$5
Credit/Debit Card Rush on New Account _____	\$17
Credit Card Temporary Limit Increase _____	\$5
*Secured Card has a \$25 annual fee	
Visa/MC Foreign Transaction Fee _____	2% of transaction Amt.

**General Services**

Cashiers Check Under \$1,000 _____	\$2 each
Cashiers Check Copy _____	\$5 each
Money Orders _____	\$2 each
Notary Service _____	Free
Signature Guarantee _____	Free
Wire Transfers	
Domestic _____	\$20
Foreign _____	\$35
Incoming Wire Fee _____	\$5
Collection Item (Cashiers & Foreign Checks) _____	\$10
NSF Check Deposited Not-On-Us _____	\$20
Legal Processing _____	\$65
Escheated Accounts (Research Notification Fees)	
\$250 or Less _____	\$25
Over \$250.01 _____	\$35
Subpoena Information Requests _____	\$45
Subordination Agreement Processing _____	\$100

**Safety Deposit Boxes**

10 x 10 _____	\$60 per year
6 x 10 _____	\$50 per year
5 x 5 _____	\$30 per year
3 x 10 _____	\$30 per year
3 x 5 _____	\$25 per year

**Statements**

Statement Copy \_\_\_\_\_ \$2  
Computer Printout \_\_\_\_\_ \$1  
Missing Address (Returned Statements Quarterly) \_\_\_\_\_ \$5

**Average Daily Balances Required to Earn Interest**

Savings\*\* \_\_\_\_\_ \$50  
Money Market \_\_\_\_\_ \$2,500  
Interest Checking \_\_\_\_\_ \$0

**Monthly Service Charge/Conditions**

Savings\*\* \_\_\_\_\_ None  
Money Market Accounts \_\_\_\_\_ 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