

MEMBER ACCOUNT FEES	Emerald/ Gold/Silver	Copper
Shares		
Account Service (per month) *	\$0.00	\$5.00**
Bad Address Fee	\$5.00	\$5.00
Below minimum balance of \$2,000 Money Market	\$5.00	\$5.00
Below minimum balance of \$50,000 Money Market Plus	\$5.00	\$5.00
Escheat	\$50.00	\$50.00
Inactive Account Fee (after six months) *	\$5.00**	\$5.00**
IRA Closing (applies only to last IRA account closed)	\$25.00***	\$25.00***
Prime Share Account Closing *	\$5.00	\$5.00
NSF/ODP/Stop Payment Fees		
Non-Sufficient Funds — NSF (ea.) ***	\$30.00	\$30.00
Overdraft Privilege (ACH, check, debit) (ea.)	\$30.00	\$30.00
Returned Item — 1st Party — our member writes a check and check is returned	\$30.00	\$30.00
Returned Item — 3rd Party — our member deposits check written by another party and check is returned	\$15.00	\$15.00
Stop Payment (ACH, e-Pay, money order, check)	\$25.00	\$30.00
Stop Payment in e-Banking (checks only)	\$10.00	10.00
Funds Transfer/Electronic Services		
e-Banking/Telebanking Stop Payment	\$10.00	\$10.00
Hand Posting Fee (Checks and ACH)	\$5.00	\$6.00
Inactive e-Pay (after 60 days)	\$10.00	\$10.00
(Additional e-Pay fees may apply for special services or misuse; for an outline of all applicable fees, please see the terms and conditions within the e-Pay system)		
Wire — Incoming (FREE with Choice Checking)	\$7.50	\$10.00
Wire — Domestic Outgoing	\$20.00	\$30.00
Wire — International Outgoing	\$45.00	\$50.00

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Checking		
Choice Checking	\$5.95	\$5.95
Loan payment options		
ACH Your Payment from Another Financial Institution via CCCU website	\$0.00	\$0.00
ACH Your Payment from Another Financial Institution via Phone	\$15.00	\$15.00
Skip-a-Payment/Extension Fee	\$35.00	\$35.00
Use Your Debit/Credit Card for Phone-assisted payment	\$15.00	\$15.00
Services		
Balance Checkbook (per hour)	\$25.00	\$25.00
Cashier's Checks (ea.)	\$3.00	\$5.00
Check Cashing*	\$0.00	\$6.00
Check Orders (tax and shipping additional)	At Cost	At Cost
Copy of Cancelled Check (ea.)	\$3.00	\$4.00
Copy of Statement (additional copies)	\$5.00	\$6.00
Fax Request	\$3.00	\$4.00
Levies and Garnishments	\$75.00	\$75.00
Money Order (ea.)	\$2.00	\$3.00
Notary or Signature Guarantee	\$0.00	\$0.00
Paper Statement Fee (effective 6/1/13) *	\$1.50	\$2.00
Printed Account History	\$3.00	\$6.00
Safe Deposit Box (Annual) (Small, Medium, Large) No Longer Available	\$30-\$45-\$60	\$30-\$45-\$60
Safe Deposit Box Drill	\$200.00	\$200.00
Safe Deposit Box Lost Key	\$25.00	\$25.00
Temporary Checks (per page) *	\$2.00	\$2.00
Verification of Deposit	\$5.00	\$6.00

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ATM/Cards/Shared Branching		
CO-OP ATM Transactions	Free	Free
Non-CO-OP ATM Transactions (ea.)	\$1.75	\$2.00
ATM Card in Lieu of Debit Card	\$5.00	\$5.00
ATM/Debit/Credit Card Replacement	\$5.00	\$5.00
Debit Card	Free	Free
Express Delivery of ATM/Debit Card	\$30.00	\$30.00
Express Delivery of VISA Credit Card	\$30.00	\$30.00
Shared Branch Usage (per transaction)	\$4.00	\$6.00

NON-MEMBER FEES

Cashing Cashier's Checks drawn on us (ea.)	\$6.00
Cashing Member Checks (ea.).....	\$6.00
Cashing Money Orders drawn on us (ea.).....	\$6.00
Coin Processing	5.00% of amount processed
Notary	\$6.00

Incomplete status receives Copper pricing.

- * These fees are excluded for members under 18.
- ** Excludes accounts with a loan, mortgage, or VISA.
- *** Not subject to fee credit reimbursement.

