



Shore to Shore™

COMMUNITY FEDERAL CREDIT UNION

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FEE DISCLOSURE

NOTE: Maintain \$25. Regular Savings (SUB1) and avoid all fees in section one (1).

Maintain \$7.00 Regular Savings (SUB 1) and an active Share Draft Checking account to avoid check cashing fee and withdrawal fee.

Effective February 15, 2012

I - REGULAR SHARE ACCOUNT (SUB 1)

Minimum balance fee if balance falls below \$25 minimum	.....\$3 per month
Fee if balance is below \$25 minimum	.....\$1 per withdrawal
Cashing a check (members and non-members) up to \$300 if a balance of \$25 is not maintained in Savings sub (1)	...\$3
Cashing a check (members and non-members) over \$300 if a balance of \$25 is not maintained in Savings sub (1)	...\$5
Over \$1,000 (members and non-members)	.....\$10
Paper statement fee for members who have a single service and balance below \$1,000	.....\$2 per month
(fee will be waived for members who have a single service and balance below \$1,000 if enrolled in E-statements)	
Excessive Electronic Transaction Fee (Regulation D) after 6 Electronic Transactions per month	.....\$5 per transaction

II - SHARE DRAFT CHECKING

Courtesy Pay	.....\$35 per item
Stop payment fee on one check (including corporate checks)	\$35
Stop payment fee on book of checks	.....\$45
Additional books	.....\$5 each
Manually honored draft	.....\$2 each
Failure to return unused drafts when checking account is closed	.....\$35
Non-sufficient fund (NSF) draft written	.....\$35
Share draft photo copy	.....\$5 each
Transfers completed in office	.....No Fee
Reconcile account	.....\$15 per hour
Draft printing printers charge	.....Prices may vary
Personal certified check	.....\$5
Dormant Account fee	.....\$5 per month

III - MONEY MARKET SAVINGS ACCOUNT

Withdrawal under \$500 minimum	.....\$5
Minimum balance required	.....\$2,500

IV - ATM/DEBIT CARD

Fee for all inquiries	.....\$1
Card replacement	.....\$10
PIN replacement	.....\$5
Quick ship	.....Quote Available
ATM/debit returned check item	.....\$35 per item
ATM/debit withdrawals at ATMs other than SC24/CO-OP Network	.....\$2
SC24/CO-OP Network ATMs	.....No Fee

Note: Effective 11/1/06 ATM Deposits may be subject to a 2 to 5 business day hold and may not be available for immediate withdrawal.

V - SERVICE CENTER TRANSACTIONS

Checks processed	.....\$2 each
Deposit, withdrawal, payment or transfer	.....\$2 each
Returned check fee	.....\$35 each item

VI - VISA CARD FEES

Card Replacement	.....\$15
S2S Visa Cash Advance	.....No Fee
Call in Visa card approval or Visa limit increase (Normal turn around time is 14 days)	.....\$17
Visa return check	.....\$35
Visa draft copy	.....\$8 each
Visa card pickup charge	.....\$65
Visa history	.....\$2 per page
Quick ship	.....Quote Available
Over Limit	.....\$10
Late Fee	.....\$25

VII - ACH

ACH Stop Pay	.....\$35
Insufficient Funds	.....\$35
ACH returned debit	.....\$35
ACH/EFT credit or debit manually honored	.....\$2 each

VIII - MISCELLANEOUS FEES

Travelers Checks	.....\$1 per hundred
Money orders	.....\$1.50 each
Copy of statement	.....\$1 per page
Faxing	.....\$1 per page
Corporate Checks over (1)	.....\$5
Returned check - any check processed for the member and returned as NSF will incur this fee	.....\$35 per check
Outgoing wire transfer	.....\$25
Incoming wire transfer	.....No Fee
Foreign outgoing wire transfer	.....\$35
Secretary of State Title Fee	.....\$15
Collection, Garnishment, Lien, Levy	.....\$20 per item
Reprocess Fee	.....\$5 per item
Record Search	.....\$25 per hr./\$15 min.
Escheat Fee	.....\$25
Business Account	.....\$10 per month
Incorrect Address	.....\$3 per month
Inactive Account Fee- no activity for 12 months	.....\$5 per month

IX - STAFF ASSISTED TRANSACTIONS

Teller telephone transfer	.....\$2
Teller draft clearing verification per draft	.....\$2
Teller payroll or direct deposit verification\$2

X - HOME BANKING ACCOUNT ACCESSNo Fee

Bill PayFREE
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Note: When using audio MILES there are no fees as stated in #IX.
For security purpose balances will not be given over the phone.

