Shore to Shore™
COMMUNITY FEDERAL CREDIT UNION

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21701 Allen Rd, **Woodhaven, MI 48183** **734-671-5200** Fax 734-671-5205

FEE DISCLOSURE

NOTE: Maintain $25. Prime Share and avoid all fees in section one (1).

Maintain $5.00 Prime Share and an active Share Draft Checking account to avoid check cashing fee and withdrawal fee.

Effective February 15, 2013

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 $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

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.

Effective February 15, 2013

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 Check Return .... Up to $35
Visa draft copy .... $8 each
Visa card pickup charge $65
Visa history .... $2 per page
Quick ship .... Quote Available
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

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 ACCESS .... No Fee

Bill Pay .... FREE

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

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