



FEE SCHEDULE	
Online Banking Service	FREE
Online Bill Payer	FREE
e-Statements	FREE
iTalk (Telephone Banking)	FREE
Mobile Banking	FREE
Account Histories (Printed Per Page)	\$2.00
Account Research (Per Hour)	\$50.00
ACH Origination Fee - Outbound	\$5.00
Closed Account by Member - within 12 Months of Opening	\$10.00
Coin Counting Machine (% of Total)	5% Members 10% Non-Members
Corporate Check Issuance (Per Check)	\$1.00
Corporate Check Photocopy (Each)	\$5.00
Corporate Check Stop Payment Order (On Day 91)	\$5.00
Inactive Account – Per Month After 12 Months of Inactivity	\$10.00
IRA Transfer Fee – Outgoing (Per Transfer)	\$25.00
Electronic Fund Transfer Stop Payment	\$30.00
Electronic Fund Transfer Non-Sufficient Funds	\$30.00
Escheatment Processing	\$50.00
Garnishment Processing	\$50.00
Member Return Checks from other Financial Institutions	\$30.00
Money Order Stop Payment Order	\$5.00
Overnight Shipping	\$25.00
Replacement Check Fee	\$5.00
Returned Loan Payment	\$30.00
Returned Statement - Bad Address (Per Month)	\$3.00
Statement Copies (Per Page)	\$2.00
Subpoena / Legal Request	\$5.00
Tax Levy Processing	\$50.00
Third Party Return Checks from other Financial Institution	\$10.00
Wire Fee - Domestic Incoming Wire Transfer (Each)	\$15.00
Wire Fee - Domestic Outgoing Wire Transfer (Each)	\$20.00
Wire Fee - International Incoming Wire Transfer (Each)	\$15.00
Wire Fee - International Outgoing Wire Transfer (Each)	\$75.00

VISA FEES	
1 st Visa Replacement Card	FREE
Visa Replacement Card (After Free Replacement)	\$5.00
Emergency Plastic Card Replacement	\$25.00
Maximum Visa Late Payment Fee	\$25.00
Maximum Returned Payment	\$25.00

SAVINGS/CHECKING ACCOUNT FEES	
Check Copy (Each item)	\$2.00
Check Printing	Varies
Check Book Reconciliation (Per Hour)	\$50.00
Checking Minimum Balance Fee	\$5.00
Courtesy Overdraft Fee (Each item)	\$30.00
Non-Sufficient (NSF) Item Return Fee (Each item)	\$30.00
Non-Member Check Cashing Fee	\$5.00
Opportunity Checking Monthly Service Fee	\$10.00
Overdraft Line of Credit Advance Fee	\$5.00
Share Overdraft Fee (Each item)	\$7.50
Stop Payment Order (Each item)	\$30.00
Temporary Checks (Book of 10)	\$10.00
Transaction Account Monthly Service Fee	\$15.00

MONEY MARKET ACCOUNT FEES	
Check Copy (Each item)	\$2.00
Non-Sufficient (NSF) Item Return Fee (Each item)	\$30.00
Share Overdraft Fee (Each item)	\$7.50
Stop Payment Order (Each item)	\$30.00

SAFE DEPOSIT BOX FEES		
SIZE	MEMBER	T.A.T. Member
3 x 5	\$ 25.00	\$20.00
3 x 10	\$ 40.00	\$32.00
5 x 10	\$ 55.00	\$44.00
10 x 10	\$100.00	\$80.00

AUTOMATIC TELLER (ATM) MACHINES	
Unlimited Withdrawals at CFCU onsite ATM locations: • Saginaw: 6180 State St. & 1002 S. Washington Ave. • Bay City: 1504 Cass Ave. & 915 S. Euclid Ave. • Essexville: 3015 Center Ave.	FREE
ATM Replacement Card, 1st one	FREE
ATM Card Replacement (After 1 st Free Replacement)	\$5.00
ATM Adjustment	\$5.00
ATM Empty Envelope	\$30.00
1 st Debit Card Replacement	FREE
Debit Card Replacement (After Free Replacement)	\$5.00
Emergency Plastic Card Replacement	\$25.00
Foreign ATM Balance Inquiry Fee (Each)	\$1.00
Foreign ATM Withdrawal after 4 Free (Each)	\$1.00
International Transaction Fee – ATM & Debit (Per International Transaction)	3.00%