

Savings and Checking

Incorrect Address	\$5.00
Account Escheat	\$50.00
Inactive Account (after six months)*	\$5.00**
IRA Closing (applies only if all IRA designated funds are closed)	\$25.00***
Membership Closing*	\$5.00
Choice Checking	\$5.95
A \$5.00 monthly account service fee applies to members 18+ who have a savings only relationship with less than \$500, no qualifying direct deposit, checking, CD, IRA, loan balance, mortgage, or credit card used within 35 days.	

Funds Transfer/Electronic Services

Manual ACH/Check Correction	\$5.00
Wire - Incoming (free with Choice Checking)	\$7.50
Wire - Domestic Outgoing	\$20.00
Wire - International Outgoing	\$45.00

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.

ATM/Cards/Shared Branching

CO-OP ATM Transactions	Free
Non-CO-OP ATM Transactions (ea.)	\$1.75
ATM/Debit/Credit Card Replacement (No fee for first two replacements in rolling 12-month period or if card is compromised by fraud, theft, or relinquished at a member center.)	\$5.00
Express Delivery of ATM/Debit Card	\$30.00
Shared Branch Usage (per transaction)	\$5.00

Loan Payment Options

ACH Your Payment from Another Financial Institution	Free
Skip-a-Payment/Extension	\$35.00
Use Your Debit/Credit Card for a Phone-assisted Payment	\$15.00

NSF/ODP/Stop Payment

Non-Sufficient Funds - NSF (per returned item unpaid by CCCU)	\$10.00
Overdraft Privilege - ODP (per paid item. No fee if either the paid item is less than \$10 or resulting balance is less than \$10 overdrawn.)	\$30.00
Returned Deposit Item - RDI 1st Party (member deposits an item that is returned unpaid from an account for which they are also an owner or signer.)	\$30.00
Stop Payment (ACH, e-Pay, money order, check)	\$25.00
Stop Payment in e-Banking (checks only)	\$10.00

Non-member Fees

Cashing Cashier's Checks greater than \$100 drawn on us (ea.).....	\$6.00
Cashing Member Checks greater than \$100 drawn on us (ea.).....	\$6.00
Cashing Money Orders greater than \$100 drawn on us (ea.)	\$6.00
Coin Processing.....	8.00% of processed amount
Notary.....	\$6.00

Services

Balance Checkbook (per hour)	\$25.00
Cashier's Checks (ea.)	\$3.00
Check Orders (tax and shipping additional)	Varies by style and quantity selected
Copy of Cancelled Check (ea.)	\$3.00
Copy of Statement (additional copies)	\$5.00
Levies and Garnishments	\$75.00
Money Order (ea.)	\$2.00
Paper Statement* (free with Choice Checking)	\$3.00
Printed Account History	\$3.00
Safe Deposit Box Drill	\$200.00
Safe Deposit Box Lost Key	\$25.00
Temporary Checks (per page)*	\$2.00
Coin Processing	3% of coin processed exceeding aggregate of \$250 per calendar month.

* These fees are excluded for members under 18.
 ** Excludes accounts that have \$100 in checking or savings (combined), a loan balance, CD, or IRA.
 *** Excludes accounts with a loan, mortgage, or credit card.