



Fee Schedule

eServices	Online Bill Pay	FREE	inactivity fee of \$5 after 3 months of no activity	
	Internet/Mobile Banking	FREE		
ATM and Debit Card Fees	CO-OP Network	FREE	unlimited transactions	
		1.00	inquiries	
	Non-CO-OP Network	1.00	transfers	
		2.00	withdrawals	
	Card Replacement	5.00	lost/damaged Debit Card or Credit Card	
	Card Replacement (Rush)	40.00	express shipping of a replacement Debit Card or Credit Card	
	PIN Replacement (Rush)	40.00	express shipping of a replacement Debit Card or Credit Card	
Checking Account Fees	Stop Payment Fee	30.00	per check or ACH item	
	Alliance Checking	5.00	per paper statement fee, Free eStatements	
	Alliance Checking Plus	5.95	monthly fee, a secure checking with rewards, discounts, ID theft and more	
	Fresh Start Checking	19.95	monthly fee, rebuild your checking history, rewards, discounts and more	
	Interest Checking Fall Below Fee	7.50	if balance falls below the minimum balance requirement during a month	
	Check Order (Rush)	30.00	express shipping for checks	
Overdraft Fees*	Returned Item Fee	30.00	per item due to nonsufficient funds	
	Courtesy Pay Fee	30.00	per item after your account is overdrawn	
	Overdraft Transfer Fee	5.00	per transfer from any deposit account to cover a transaction	
*Fee applies to overdrafts "created by check, in-person withdrawal, Debit Card withdrawals, pre-authorized debits, Service Center withdrawals, or other electronic means," that overdraws your account.				
Deposit Account Fees	Account Service Fee*	10.00	quarterly, aggregate balance under \$300 per quarter	
	Money Market Fall Below Fee	7.50	if balance falls below minimum balance requirement during a month	
	Excess Money Market Withdrawal Fee	25.00	exceeding 6 FREE withdrawals per month	
*Ways to avoid Account Service Fee - Have a Save to Win Certificate of Deposit, Visa Credit Card, Mortgage, or a Loan balance greater than \$300. Youth Account (Members age 25 & younger), Direct Deposit or ACH Credit.				
Service Fees	Teller-Assisted Phone Transfer	3.00	per occurrence FREE through In-Touch and Internet/Mobile Banking	
	Statement or Check Copy	3.00	per copy or FREE through Internet Banking	
	Cashiers Checks		3.00	per check payable to a third party
			FREE	payable to member
			1.00	replacement
	Counter/Starter Checks	4.00	per sheet	
	Domestic Outgoing Wire Fee	20.00	a wire transfer you send from your account to another U.S. financial Institution	
	Returned Wire Fee	45.00	a wire returned for any reason	
Account History	1.00	per month		
Service Center	5.00	per visit - first 4 withdrawals per month are FREE		
Miscellaneous Fees	Returned Mail Bad Address	5.00	monthly, returned mail due to bad address, FREE if member contacts us first	
	Deposit Check Returned	10.00	per item, presented to CACU from another financial institution	
	Research Fee	25.00	per hour	
	Legal Processing Fee	50.00	per hour - non- member	
	IRA Transfer	25.00	to another financial institution	
	Garnishment/Levy Fee	50.00	per account court order against an account	
	Dormant Account Fee	20.00	per quarter	
	Escheat Fee	75.00	per account when escheat is required	
Subordination	125.00			
Business Services	Business Interest Checking	10.00	assessed each month the average daily balance is below \$3,500 *CU Assisted transactions - 200 Free each month	
	Alliance Checking, Clubs, Small Business		*CU Assisted transactions - 50 Free each month	
	Excess Transaction Fee	0.20	per item	
	Purchase Coin	0.05	per \$100 (rounded up)	
	Purchase Cash	0.50	per strap	

*CU Assisted Transactions: Teller assisted transactions, in person or by phone; checks deposited or paid. There are no charges for electronic transactions.