



## Fee Schedule

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

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